



Client Relationship Summary (Form CRS/Form ADV Part 3)  
June 29, 2020

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INTRODUCTION

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IMC Advisors, LLC is an Investment Advisor registered with the Securities and Exchange Commission ("SEC"). Fees for brokerage and investment advisory services differ among broker-dealers and investment advisors and it is important for you to understand the differences. The SEC provides free and simple tools that allow you to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides educational materials about broker-dealers, investment advisors, and investing.

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RELATIONSHIP AND SERVICES

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**What investment services and advice can you provide me?**

IMC Advisors, LLC provides investment advisory services on a discretionary and non-discretionary basis. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. For non-discretionary accounts, you make the ultimate decision for buying and selling securities in your account. Through our investment advisory services, we continuously monitor your account as part of our standard service. In addition, our firm offers the following services to investors:

- Financial Planning
- Retirement Planning
- Estate Planning

**For additional information, including minimum investment amounts, please see <https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV 2A brochure (Items 4 and 7, of Part 2A).**

*Questions to Ask Us:*

- *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me?*
- *What is your relevant experience, including your license, education, and other qualifications? What do these qualifications mean?*

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FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

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**What fees will I pay?**

Our fees are assessed quarterly and are disclosed in our Form ADV Part 2A, Item 5. Some fees create a conflict of interest described below and in more detail in our Firm's ADV Part 2A.

- If our firm charges you asset based fees, having more assets in your account will cause you to pay more in fees. Therefore, we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges you an hourly fee, our firm has an incentive to recommend specific sources of action through the firm's services that may lead to the firm receiving additional compensation.

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Additional information:

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and costs please review our Form ADV Part 2A, Item 5 which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

*Question to Ask Us:*

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

*Question to Ask Us:*

- *How might your conflicts of interest affect me, and how will you address them?*

**How do your financial professionals make money?**

Our financial professionals receive a salary and they may receive a discretionary bonus based on company and individual performance.

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**DISCIPLINARY HISTORY**

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**Do you or your financial professionals have legal or disciplinary history?**

Our firm has no disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

*Question to Ask Us:*

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

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**ADDITIONAL INFORMATION**

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You can find additional information about our services and request a copy of our Form ADV Part 2A Brochure, and the Client Relationship Summary by emailing us at [jody.littrell@imcadvisors.com](mailto:jody.littrell@imcadvisors.com) or calling us at 812-376-3331.

*Question to Ask Us:*

- *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*