

Symmetry Capital Advisors LLC
6/29/2020

Item 1. **Introduction**

Symmetry Capital Advisors LLC is registered with the Securities and Exchange Commission as an Investment Adviser. We provide investment advisory services exclusively. We are not brokers and do not provide brokerage services. Investment advisory services and brokerage services and fees differ and it is important for you to understand these differences. Free, simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. **Relationships and Services**

What investment services and advice can you provide me?

We provide fee-based investment advisory services to individuals, retirement and profit sharing plans, trusts, estates, charitable organizations, and corporations or other business entities. As part of our basic services we obtain financial and related information we use to construct an asset allocation that meets your personal objectives. Once approved, we help open the accounts and create the portfolio. We monitor and reconcile client accounts/portfolios daily, provided that daily prices are available in the portfolio. We do not take discretionary authority over your assets, so you make the ultimate decision on which securities to purchase, sell, and/or retain in your portfolio. Investments used in our clients' accounts generally include no-load mutual funds, individual securities, exchange traded funds, fixed income instruments, and cash or cash equivalents. The portfolio minimum is \$1 million but is negotiable in our sole discretion.

PLEASE REFER TO OUR FORM ADV PART 2A BROCHURE SECTION ENTITLED "DESCRIPTION OF SERVICES AND FEES" FOR MORE DETAILED INFORMATION.

Conversation Starters - Ask your financial professional:

- ***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 licenses, education and other qualifications? What do these qualifications mean?***

Item 3. **Fees, Costs, Conflicts, and Standard of Conduct**

What fees will I pay?

Our Fees: Our fees are based upon a percentage of assets under supervision in accordance with the written agreement between us. The higher the value of your portfolio, the more you will tend to pay in fees, unless the value of your portfolio crosses a "break point" where the fee percentage is lowered. We may therefore have an incentive to encourage you to increase the level and value of assets in your portfolio, but our fees are not "tiered." Thus, the percentage of our fee is applied to the first and last dollar, based upon the average daily value of your portfolio during the calendar quarter and may be lower than it was the previous quarter. Fees are collected in arrears and generally deducted from your account(s) after the end of each calendar quarter. You may pay by check.

Other Fees: Fees charged by any broker, custodian, fund manager, and/or separate account manager, such as commissions and/or transaction fees, are not included in the fees payable to us and must be paid separately by you. We do not share in any of these Other Fees. The fees you pay us are our only source of revenue and are clearly disclosed every time a quarterly fee is processed.

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. Please make sure you understand what fees and costs you are paying.

PLEASE REFER TO OUR FORM ADV PART 2A BROCHURE SECTION ENTITLED "FEES AND COMPENSATION" FOR MORE DETAILED INFORMATION.

Conversation Starter - Ask your financial professional:

- **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 adviser, 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. Here are some examples to help you understand what this means.

We act as a fiduciary. It is our duty to place your interests above our own. We recommend that you use Charles Schwab & Co., Inc. ("Schwab") for brokerage/custodial services and have negotiated low fees for you there. Our recommendation may be based in part on the benefit to us of the availability of products and services from Schwab and not solely on the nature, cost or quality of those products and services provided, which may create a potential conflict of interest. Although the commissions and/or transaction fees you pay to Schwab must comply with our duty of "best execution," this relationship benefitting us could result in you paying a commission higher than another qualified broker-dealer might charge to affect the same transaction. Since we use mostly no-load mutual funds to create our recommended portfolios, there is little possibility that you would receive any execution on orders that would be less than favorable to you.

PLEASE REFER TO OUR FORM ADV PART 2A BROCHURE SECTIONS ENTITLED "CODE OF ETHICS, PARTICIPATION IN CLIENT TRANSACTIONS AND PERSONAL TRADING" AND "BROKERAGE PRACTICES" FOR MORE DETAILED INFORMATION.

Conversation Starter - Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals are compensated with salary and bonuses. Compensation is not based upon sales or investment performance. It creates no conflicts of interest and is not based on factors such as the amount of client assets serviced, the time and complexity required to meet your advisory needs, the products sold, or any product sales commissions, or revenue sharing arrangement. The fees you pay us are our only source of revenue.

Item 4. **Disciplinary History**

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

No. We have no legal or disciplinary history to report. Please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Conversation Starter - Ask your financial professional:

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

Item 5. **Additional Information**

For additional information about our services, or for a copy of this disclosure, please contact David Stalnaker, President and Chief Investment Officer at 214-696-4444.

Conversation Starter - Ask your financial professional:

- **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?**