

## **Iron Capital Advisors, Inc.**

### **Form CRS Customer Relationship Summary**

#### **Introduction**

Iron Capital Advisors, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

Our firm offers the following principal investment advisory services to retail investors:

- **Portfolio Management Services**

Portfolio Management Services include the provision of continuous advice to a client or investing the client's account based on his/her particular circumstances. We offer Portfolio Management Services on a discretionary basis (referred to internally as "Private Client Portfolio Management Services"). When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. As part of our standard service, we review portfolio management services client accounts at least quarterly.

We may impose a minimum account size or minimum annual fee for these services, as agreed with the client, and subject to negotiation.

**For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at:**

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=62367](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=62367)

***Conversation Starter.*** We encourage you to 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?*

#### **What fees will I pay?**

Our fees are generally assessed quarterly, in advance, and are disclosed in our Form ADV Part 2A at Item 5.

Portfolio Management Services clients pay an annual rate of 1% of the assets under management. We may impose a minimum account size or minimum annual fee, as agreed with each client and subject to negotiation.

It is important to understand that the more assets held in a retail client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A.

In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common additional fees and costs include custodial and brokerage fees, including commissions. These fees are not paid to us and we have an incentive to minimize these fees whenever possible because these fees reduce the portfolio size, on which our fees are based. Mutual funds and exchange-traded funds also charge management fees, which are separate from the fees assessed by us.

**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.**

**For additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at:**

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=62367](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=62367).

**Conversation Starter.** We encourage you to 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 providing recommendations as my broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account.
- In addition, as mentioned, we may impose a minimum account size and minimum annual fee, as agreed with each client and subject to negotiation. Should we agree to waive this minimum account size and/or minimum annual fee, we would receive less compensation for services provided. We, therefore, have a disincentive to waive these minimums.
- We receive various benefits as a result of our relationships with Charles Schwab and TD Ameritrade, as described in **Item 12 of our Form ADV, 2A Brochure (Part 2A)**. These benefits are generally not available to retail investors and include access to technology, research, training, business resources, and block trading, among others. Thus, we have an incentive to custody client accounts with Schwab or TD Ameritrade rather than another custodian, although it is the client's decision where to custody assets.

**Conversation Starter.** We encourage you to ask your financial professional:

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

For additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=62367](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=62367).

### How do your financial professionals make money?

Our financial professionals are compensated through an agreed upon salary plus a discretionary year-end bonus. The discretionary bonus is based on a combination of individual job performance and our firm's financial performance. In theory, a discretionary bonus can create conflicts, as the financial professional may be incentivized to maximize profits by reducing expenses in a way that harms our ability to service clients.

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** We encourage you to ask your financial professional:

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

### Additional Information

If you would like additional, up-to-date information or a copy of this relationship summary or our Form ADV, Part 2A Brochure, please call 678-805-0518.

**Conversation Starter. We encourage you to 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?*