

Column Capital Advisors, LLC
Client Relationship Summary (Form CRS)

The purpose of this Client Relationship Summary (“Form CRS”) is for you to gain a better understanding about our firm so that you can make an informed decision about 1) the services that we provide, 2) how we are paid for our services and 3) the type of professional with whom you may work with. For more details, please ask us to for a copy of our [Form ADV Part 2A](#).

Item 1 – Introduction

Column Capital Advisors, LLC (“Column Capital”, “we”, “our”, or “us”) is an investment advisory firm registered with the Securities Exchange Commission (“SEC”). Our services and the way we are paid can differ from other financial professionals (such as a registered broker-dealer). It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers and investing. As required by the instructions to this Form CRS, we have listed some questions that you should ask us and other financial professionals as “conversation starters”.

Item 2 – Relationship and Services What investment services and advice can you provide me?

We provide discretionary investment management, financial planning and consulting services primarily to high net worth individuals and their families. We may also provide our services to retirement plans, pension and profit-sharing plans, trusts, estates, charitable organizations or other business entities.

Investment Management Services: We manage portfolios based on each client’s unique investment objectives, risk tolerance, investment time horizon, withdrawal requirements, income tax situation and other specific circumstances. We prefer to manage your portfolio on a discretionary basis, meaning we have the authority to buy and sell investments in your accounts without speaking to you before doing so. However, you may place reasonable restrictions on the securities that we buy by notifying us in advance in writing. If we manage your portfolio on a non-discretionary basis, we cannot execute any account transactions without obtaining your prior consent. This can place your portfolio at a disadvantage as we may not be able to execute a transaction for your non-discretionary account if you are not available to provide consent. We generally provide advice on the following types of securities: mutual funds and ETFs. We may also recommend the use of independent third-party managers (separate account managers). Additionally, we provide ongoing Investment Management Services by monitoring the portfolio and by providing continuous advice and recommendations to the Client. Column Capital generally requires a minimum relationship size of \$1 million for Investment Management engagements. We reserve the right to reduce and/or waive minimum conditions based upon special client circumstances.

Financial Planning Services: Our Firm’s financial planning services cover many areas including: financial goal setting, cash flow planning, income tax planning, retirement planning, estate tax and wealth transfer planning, insurance analysis and review, education funding, debt management, charitable giving or other areas specific to each of our clients. You may request that we cover all of these areas or provide advice in certain specific areas.

For more detailed information about our advisory business and the types of clients we generally serve, please see Items 4 and 7 of our [Form ADV Part 2A](#).

Conversation Starters:

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?

Fees for Investment Management Services: Our investment management fees are based on a sliding scale and start at 1.00% on the first \$1 million. At our discretion, a fixed annual retainer fee may also be charged. Our fees are in addition to any underlying investment product costs or custodian fees as described below. Our advisory fees are billed in advance and at the beginning of each calendar quarter based upon the asset value (market or fair market value in the absence of market value) of the client's account at the end of the previous quarter. Fees are only refunded (on a prorated basis) if the client terminates the relationship after paying the fees. Because our fee is based on the amount of your assets under our management, the more assets you designate to us for management, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you designate for our management. Any fixed annual retainer fees or consulting fees are negotiated separately with the client based on the complexity and size of the specific engagement. The fees are agreed to in a separate written contract between Column Capital and the client and are also billed on a quarterly basis.

In addition to the fees paid to us (as described above), you will also incur additional investment related fees.

You may access a copy of our Part 2A at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=631135

Product Fees: If your assets are invested in mutual funds or ETFs you will incur your pro rata share of the fees of the mutual funds or ETFs, as described in each fund or ETF's prospectus or other offering documents. If your assets are allocated to separate account manager, you will incur a separate fee for their services which will be disclosed to you at the time of engagement and subject to the terms of a separate agreement you sign with the separate account manager.

Custodian Fees: Your investment account will be held with a qualified custodian (i.e., Schwab) who will also charge you fees and expenses. These fees and expenses include but are not limited to, transaction charges, wire transfer fees, document request fees or other custodian service fees.

Please note that you will pay investment 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.

Fees for Financial Planning Services: Our financial planning fees are based on a percentage of the client's Net Worth and generally start at 0.20%. However, we do have a minimum annual financial planning fee=\$4,000. Financial Planning fees are paid quarterly, in advance, with each quarterly payment equal to one-fourth of the annual financial planning fees payable for the applicable year. While not common, Column Capital may also be available to provide Financial Planning and Consulting Services on an hourly basis. Hourly fees range from \$75 to \$400. Clients should note that similar advisory services may (or may not) be available from other financial professionals for similar or lower fees.

At our sole discretion, any fee charged by our Firm may be negotiated based on a client's specific circumstances. For more detailed information about our investment management and other fees and expenses, please see Item 5 in our [Form ADV Part 2A](#).

Conversation Starters:

*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 a fiduciary obligation to act in your best interest and not put our interests 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 or financial planning advice we provide you. Here are some examples to help you understand what this means:

* We may recommend that you transfer other investments that we are not managing into an account that we manage as this will increase our fees (i.e., rolling over your employer-sponsored 401K plan that we do not manage into an Individual Retirement Account that we do manage). * We may recommend that you finance the purchase of a vacation home with a mortgage rather than sell and use investments in your investment account that we manage as reducing your investments will reduce our investment management fees. For more detailed information about our *conflicts* of interest, please review Item 4, 5, 10, 11, and 12 of [Form ADV Part 2A](#).

Conversation Starters:

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 on a salary basis. The salary for our Executive Directors and Manager level professionals is based on the amount of revenue generated by the clients they serve. With the exception of our Executive Directors, all employees are also eligible to receive a discretionary bonus. Column Capital does not receive, directly or indirectly, compensation from any products or organizations that it selects or recommends for its clients.

Conversation Starters:

How is your compensation calculated and what factors may be a conflict of interest to me?

Item 4 – Disciplinary History

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

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals.

Conversation Starters:

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

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact Jeffrey Yu, our Chief Compliance Officer at (317-663-6512) at any time to request a current copy of our [Form ADV Part 2A](#).

Conversation Starters:

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

You may access a copy of our Part 2A at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=631135