

Client Relationship Summary

03/31/2021

- 1. Introduction.** World Capital Advisors, LLC (“WCA”), is an Investment Advisory Firm and is registered as such with the Securities and Exchange Commission (the “SEC”).

Investment advisory services are not the same as brokerage services, and the fees charged by each type of provider also differ. It is important that you as a retail investor understand the differences between the two. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

- 2. What investment services and advice can you provide me?** The following table summarizes the types of services we can provide to you.

<i>What principal investment advisory services do you offer to retail investors?</i>	For retail investors like yourself, we provide investment advice, investment management and supervision, financial planning, and general financial management. If it is appropriate for you, we may also offer you investment programs offered by other investment advisors that have specialized investment expertise. In those cases, we enter into a co-advisory relationship or a solicitors agreement with the third party advisor.
<i>Can I give you discretionary authority?</i>	You can certainly give us discretionary authority. When you give us discretionary authority, we will make investment decisions on your behalf without first getting your permission to do so. We are constrained by law to act in your best interests, and we are also constrained by any limitations or investment strategies that you determine when you become a client. You always have the right to give us specific instructions on how to manage your account.
<i>Do you recommend securities?</i>	We do recommend securities to our non-discretionary accounts, but the decision to accept or reject that recommendation rests exclusively with the client.
<i>How do you monitor my account(s)?</i>	We review your account at least annually, and more often if circumstances warrant. We meet with you at least annually to ensure that your account is being managed in accordance with your most current investment objectives and needs. We make sure that you receive quarterly statements from your custodian showing your current holdings, current market value, performance, and fees charged.
<i>Are my investment choices limited?</i>	You can generally purchase any security. Your only limits are those that are contractual or governed by regulation, such as a variable annuity that is no longer accepting new business.
<i>What are the account minimums and other account requirements?</i>	For our retail accounts, we normally require a minimum market value of \$5,000 - \$25,000 for Mutual Fund Accounts and \$100,000 for Exchange Traded Fund (“ETF”) and Privately Managed Accounts. We reserve the right to waive this minimum at our discretion.

For More Information please see Items 4 (Advisory Business) and 7 (Types of Clients) of our “Firm Brochure” (Form ADV Part 2)”
The Firm Brochure is available at <https://adviserinfo.sec.gov/firm/summary/135941>

Conversation Starters. When considering the services of an investment advisor, here a few questions you should ask:

“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?”

- 3. What fees will I pay?**

We charge fees based upon what type of service you choose. For separately managed accounts, fee-based securities accounts and other investment management programs sponsored by third-party managers, you pay fees based on a percentage (%) of assets under management. Our maximum annualized advisory fee is 1.5% (150 basis points) of assets under management. Our fees do not include program or product fees, servicing fees or any other fees imposed on your account by a third-party advisory program manager or its affiliates. Each third-party manager maintains its own fee schedules, which will be provided separately to you by the third party advisor. However, our total maximum annualized fee, including all third-party fees and our advisory fee, will not exceed 2.25% (225 basis points). All fees are deducted from your third-party custodial account. You never pay fees directly to us. While third-party fees are not negotiable, our advisory fee on such accounts may be negotiable for clients with multiple accounts.

Fees for financial planning are based on the specific planning services to be provided and the complexity of your financial situation and goals. All fees for financial planning services are negotiated with you before we commence any action. After the first anniversary of your initial contract, if you choose to renew your contract, we will obtain current financial information relevant to the planning areas and provide a written summary/update. A new negotiated fee may apply.

Typically, hourly fees are \$250 per hour, and basic ongoing advisory services range from \$500-\$1500/month. Such fees are invoiced at the end of each month and are due within 30 days of invoice. One-time financial plans are charged on a project basis based upon the size and scope of the plan. Payment for such plans is due upon receipt of a completed financial plan.

If you choose to trade in mutual funds, ETFs, common stock, options or other securities in a brokerage account, you must understand we are acting as your agent only. The broker may impose additional charges, such as transaction costs, custodial and mutual fund 12b-1 fees.

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 in your investments over time. Please make sure you understand what fees and costs you are paying.

Another question you should ask your securities 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 may create 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 may enter into a revenue sharing agreement with third party money managers from time to time. This revenue share is based on the Firm's level of production and assets with the third party advisor. This is paid by the third party advisor out of their portion of the management fee collected from the client.

We provide investment management services to certain series of the American Growth Funds. Choosing these funds as investment for our clients may result in you indirectly paying higher fees to us.

Certain Firm representatives may have other professional designations and may receive fees for other services. This can include but is not limited to, legal, estate, accounting and insurance services.

Another question you should ask your securities professional: *"How might your conflicts of interest affect me, and how will you address them?"*

How do your financial professionals make money?

Our Investment Advisors receive payments based on the total net asset of your account as described on page 2 or by salary. *Payments based on total net assets could create the incentive for your Investment Advisor and our firm to make more purchases than you need, or larger purchases of the securities in your portfolio.*

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

No

You can find more information us by clicking here : <https://adviserinfo.sec.gov/firm/summary/135941>

Investment Advisor Representative Disclosures. Security professionals may or may not have additional disclosures. A comprehensive report on security professionals can be found at <https://www.investor.gov/CRS>.

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?

Your primary contact is Robert Fleck. He is the President of WCA and is an Investment Advisor Representative. You may contact him at 804-267-7418.

You can more information WCA, or to request a current copy of this *Relationship Summary*, call us at 804-267-7418. This information will be provided to you free of charge.

If you ever have any concerns about how a securities professional or associate treats you, please call 281-702-2137 and request to speak to David D. Jones, Esq., our independent Chief Compliance Officer.