

Introduction

Dream Capital Advisors, LLC (DCA) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We feel it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at the SEC-sponsored website www.investor.gov/CRS which also provides educational information about broker-dealers, investment advisers, and investing.

What types of investment services and advise can you provide me?

As an SEC registered investment adviser, DCA offers its investment advisory services to retail investors for an ongoing asset-based fee based on the value of cash and investments in your account. Our advisory services consists of creating individualized customized portfolios. We will discuss your investment goals, risk tolerance and current financial situation. Based on what we learn, we will design a portfolio and asset allocation that is regularly monitored. It may be necessary to rebalance your portfolio to meet your changing financial needs, retirement requirements, or other life events.

Our accounts are managed on a discretionary basis which means we do not need to call you when buying or selling securities in your account(s). You will sign a discretionary investment advisory agreement with DCA giving us this authority. This agreement will remain in place until you or DCA terminates the relationship. The minimum initial investment for an advisory investment management client relationship is \$10,000,000 per household. Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available by contacting our firm at (847) 970-9090.

Questions to Ask Us:

- Given my financial situation, should I chose an investment advisory service? Why or why not?
- How will you choose investments to recommend me?
- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?
- How often will you monitor my account's performance and offer investment advice?

What fees and costs will I pay?

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. Our investment management fees are 1.00%. This amount paid to DCA generally does not vary based on the type of investments we select on your behalf. Please make sure you understand what fees and costs you are paying.

You will be charged an ongoing fixed fee of 1.00% that is calculated on annual basis and collected on a quarterly basis based on the value of the investments and cash in your account. The quarterly fee will be automatically deducted from your account. You pay our fee quarterly even if no securities are purchased or sold. Our fees vary and are negotiable. The more assets you have in

the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by you. For example, you may be charged a nominal fee by your custodian/broker for wire transfer requests or third-party check issuances.

Questions to Ask Us:

- How much would I pay per year for an advisory account? What would make those fees more or less? What services would I receive for those fees?
- Do you or your firm receive any payments from anyone besides me in connection with my investments?

What are your legal obligations to me when acting as my investment adviser? How 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. Acting in your best interest requires us to monitor your portfolio, investment strategy, and investments on an ongoing basis.

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 is an example to help you understand what this means: Because DCA charges asset-based fees, we are incentivized to encourage a client to roll over their 401(k) assets into an account that DCA can manage and thereby earn additional investment management fees.

The firm's revenue is derived from the quarterly investment adviser fees we collect from you. Our financial professionals are employees of the firm and are paid a salary.

Disciplinary History

No, our firm and/or financial professionals do not have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 142788. You may also contact our firm at (847) 970-9090 and talk with our investment professionals.

Questions 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?