



Form CRS

Dentist Advisors is registered with the Securities and Exchange Commission as an investment adviser. We provide investment advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important to understand the differences. Free and simple tools are available at [Investor.gov/CRS](https://investor.gov/CRS) to research firms and financial professionals; this site also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Advisory Services: We offer discretionary portfolio management to dentists, other professionals, and high net worth individuals. We also offer financial planning and consulting services. Our Personal CFO Services provide ongoing discretionary portfolio management, monthly financial planning, and related services. When appropriate, portfolio management includes selection and monitoring of third-party investment managers (“Third-Party Managers”) that manage a portion of the portfolio.

Portfolio Monitoring: Our standard services include monitoring your portfolio on a continuous basis, based on information you provide (and updated from time to time) about your personal and financial situation, and your portfolio's investment objective(s), tolerance for risk, investment time horizon, and other information. We conduct individual portfolio reviews periodically, but on at least approximately an annual basis. We monitor your assets managed by a Third-Party Manager for consistency with target allocations; however, the other manager has primary responsibility for management of the assets.

Investment Authority: In your advisory agreement, you grant us authority to manage your portfolio on a discretionary basis, which means we will decide which investments to buy or sell for your portfolio, without consulting you in advance; and have the authority to “hire and fire” Third-Party Managers and reallocate assets managed by them. You may place reasonable limitations on our authority by providing your restrictions in writing.

Investments: We do not limit our advice to any proprietary products or a limited menu of securities. However, our portfolios are comprised largely (or entirely) of mutual funds and exchange-traded funds (“ETFs”) and, as needed to meet specific client needs, individual stocks, bonds or other securities.

Minimum Asset Size and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate an account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. Third-Party Managers impose a minimum asset size of \$250,000 (or higher), depending on the particular Third-Party Manager, type of strategy, or portfolio, and set minimum annual management fees and minimum annual Program fees.

Additional Information – For additional information, click this link <https://adviserinfo.sec.gov/firm/brochure/149559>, and review the information in our Form ADV Part 2A, Items 4 and 7 regarding our services, in Items 4 and 8 regarding investments, in Items 5 and 7 regarding fees and compensation, and asset size and requirements, and in Items 12 and 16 regarding discretionary authority.

Key Questions 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?

Below, we summarize the principal fees and costs you will pay in connection with our investment advisory services:

Asset-Based Fees: For portfolio management services, we charge an investment management fee (“Management Fee”). The Management Fee is payable quarterly in arrears, based on a percentage of your account value (an “asset-based fee”). Because the Management Fee is an asset-based fee, the more assets there are in your account, the more you will pay us in fees; consequently, we have an incentive to encourage you to increase the assets in your account. Your Management Fee rate(s) are described in your Advisory Agreement; see below regarding our Management Fee ranges.

Monthly Financial Planning Services Fees: Personal CFO Services clients (and other clients receiving Monthly Financial Planning Services) pay a flat-rate Monthly Financial Planning Services Fee, charged in arrears, as of the last day of each “Monthly Financial Planning Calculation Period,” as provided in the Advisory Agreement;

Implementation Fee: Personal CFO Service clients pay an Implementation Fee upon signing the Advisory Agreement, which is refundable in full if the Personal CFO client terminates the advisory agreement in writing within the first 30 days; the Implementation Fee is fully earned upon delivery of the client’s initial financial plan.

Financial Planning & Consulting Fees: Financial planning and consulting engagements are negotiated directly with us, and typically are based on an estimate (using an hourly or fixed fee rate), with a partial deposit in advance (generally 50%, subject to negotiation), and payment of balance upon completion of the service.

Third-Party Program Fees: Depending on the program, assets managed through a Third-Party Program will pay Program Fees, platform fees, brokerage, custodial, internal investment, and other fees and expenses of the Third-Party Program and any Third-Party Manager (collectively referred to as the “Third-Party Fees”), in addition to our Management Fees with respect to such assets. The Third-Party Fees are asset-based fees; the assets are included in the assets upon which we calculate Management Fees you pay us; therefore, we have an incentive to encourage you to increase assets in Third-Party Program accounts.

Other Fees and Costs: Examples of the most common additional fees and costs you will incur are:

- **Brokerage Expenses** – commissions, and mark-ups and mark-downs charged by brokers and dealers to execute securities transactions for your account; and electronic wire transfer fees, handling fees, mailing and delivery fees, exchange fees, account transfer fees, foreign exchange fees, and annual IRA fees charged by brokers, dealers, exchanges and other intermediaries;

- **Investment Company Expenses** – mutual fund, 529 Plan, and variable annuity asset-based sales charges, and surrender charges; mutual fund, 529 Plan, ETF, and variable annuity internal fees and expenses (including variable annuity mortality expenses); and mutual fund, 529 Plan, and variable annuity asset-based service fees (such as 12b-1 Fees);
- **Custodial Expenses** – custodial and account maintenance and transfer fees, according to your custodial agreement, and depending upon your account, you may also incur account processing, service, and other account fees upon certain events or occurrences; and
- **Other Product-Level Fees** – fees associated with specific investments made or held for your account.

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. Detailed information about the fee ranges and rates, and related costs of our services is available in our Form ADV Part 2A, Item 5, by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/149559>.

Key Questions 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 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 is an example to help you understand what this means.

Third-Party Benefits: TD Ameritrade (“TDA”) provides Dentist Advisors with access to its institutional manager platform, at no charge (without commitment or obligation to TDA). The Platform provides brokerage products and services generally available only to institutional investors or that require significantly higher minimum initial investment. Availability of the TDA platform benefits creates a conflict of interest by providing an incentive for Dentist Advisors to recommend TDA’s custodial services to our clients based on our interest in continuing to receive these benefits (without out-of-pocket cost to us), rather than based solely on our clients’ needs in selecting a broker and custodian.

Additional Information – For additional information, click this link <https://adviserinfo.sec.gov/firm/brochure/149559>, and review the information in our Form ADV Part 2A, in Items 12 and 14 regarding conflicts involving custodial platforms.

Key Questions to 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?

Salary and Bonus: Our financial professionals are compensated through salary and a bonus, which is based on the overall profitability of the firm. Each professional’s bonus allocation is based, in part, on the total amount of assets and fees attributable to the professional’s clients. As such, the bonus arrangement creates a conflict of interest in that it provides an incentive for a professional to recommend that you use (or add assets to) our advisory services based on their interest in increasing their bonus allocation, rather than based solely on your investment needs.

Private Offerings of Parent Company Securities: Dentist Advisors’ parent company engages in private offerings of securities, the proceeds of which will be used, as needed, to fund and support the business operations and objectives of Dentist Advisors, including salary, bonuses, and other benefits of Dentist Advisors (including its President and principal owner). A conflict of interest exists regarding any recommendation of such securities because of the incentive to recommend the securities based on the economic benefits to be received from the proceeds of such securities by Dentist Advisors and its principal owner rather than based solely on the investment needs the client.

Additional Information – For additional information, click this link <https://adviserinfo.sec.gov/firm/brochure/149559>, and review the information in our Form ADV Part 2A, Item 11 regarding conflicts involving private offerings of our parent company securities.

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

We do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool to research our firm and our financial professionals.

Key Questions to Ask Your Financial Professional

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

Additional Information – Additional information about our services is available in our Form ADV Part 2A Brochure. You may obtain our Brochure and a copy of this Relationship Summary by emailing compliance@dentistadvisors.com, or calling us at 920-882-5299, or by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/149559>.

Key Questions 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?