

FORM CRS
Customer Relationship Summary - March 26, 2024

INTRODUCTION

Signature Investment Advisors, LLC (“SIA” or the “Firm”) is registered with the Securities and Exchange Commission (“SEC”) as an investment advisor. Brokerage and investment advisory services and fees differ. It is important to understand these differences. 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 advisors, and investing.

What Investment Services and Advice Can You Provide Me?

SIA investment advisory services include discretionary investment management and non-discretionary investment management. SIA provides advisory services to individuals, trusts, estates, pension and profit-sharing plans, charitable organizations, insurance companies, municipal government entities, corporations and other businesses that are referred by various promoter firms. When providing investment advisory services, we are held to a fiduciary standard that covers our investment advisory relationship with you. As fiduciaries, investment advisors are required to act in the best interest of their clients and not place their own interests ahead of yours.

Discretionary and non-discretionary management accounts are monitored on a continuous basis. As part of investment management, you will sign an Investment Policy Statement (IPS) to designate the risk model and either discretionary or non-discretionary trading authority. The advice provided by SIA is limited to the security types and terms detailed in the IPS for each model. You may change the IPS model or trading authority on the account at any time by contacting us to execute a new IPS. For our discretionary services, SIA will buy and sell securities, either absolutely or subject to certain restrictions, without asking you in advance. This authority is granted and governed by the terms of the IPS. For our non-discretionary services SIA will provide investment recommendations however, you make the ultimate decision regarding the purchase and/or sale of investments. SIA will only implement the recommendations if approved. For additional information visit signatureia.com or see SIA’s Form ADV Part 2A brochure Items 4, 7 and 13.

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?”

What Fees Will I Pay?

Fees for investment management are calculated as an annualized percentage of assets under management including cash balances, accrued interest and dividends and are payable quarterly in arrears. All fees are negotiable based on complexity, the services you receive and the amount of assets in your account. For ongoing services where you pay a quarterly recurring fee based on the total value of your advisory account, the more assets there are in your advisory account, the more you will pay in fees, and the Firm may therefore have an incentive to encourage you to increase the assets in your account. The amount paid to the Firm and your financial professional does not vary based on the type of investments we select on your behalf or recommend to you. In no case are fees collected in advance for services to be performed.

SIA’s Advisory fees do not cover all fees that you may incur. Other types of fees will be incurred in connection with SIA advisory services including but not limited to separate account manager fees, short term redemption fees, redemption fees, short settlement fees, mutual fund expenses and no transaction fee funds. These fees will be paid by you. You should carefully review the prospectus, offering documents and disclosures for all securities in your portfolio. You should understand the trading costs charged by the custodian and review the custodial statement for a record of all fees incurred in your accounts.

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 details on how fees are calculated, refer to your Engagement Agreement and SIA ADV Part 2 item 5.

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 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.

Schwab and Fidelity provide us and our clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to retail customers. Schwab and Fidelity also make available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. These support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The availability of these services from custodians benefits us because we do not have to produce or purchase them. These services are not contingent upon us committing any specific amount of business in trading commissions or assets in custody. This creates an incentive for us to require that you maintain your account with Schwab and Fidelity, based on our interest in receiving these services rather than based on your interest in receiving the best custody services. This is a conflict of interest. We believe, however, that our selection of Schwab and Fidelity as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of all services offered by Schwab & Fidelity and not only the services that benefit only us. We do not engage in principal trading, proprietary products, or arrangements for soft dollar credits. For more information see ADV Part 2 item 12 “Brokerage Practices.”

Conversation Starters

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

How do your financial professionals make money?

SIA can offer investment management services on multiple different platforms and can earn more or less if a certain, platform is recommended. SIA retains a platform fee between 40 and 7 basis points depending on platform and asset levels which are reflected on a case-by-case basis on the promoter compensation disclosure. The balance of the fee stated on the SIA Fee Agreement is paid to the Registered Investment Advisor or Broker-Dealer. See ADV Part 2 Item 14 “Client Referrals & Other Compensation” for additional information. Financial professionals are compensated from the revenue the firm earns from investment management services. Since our financial professionals are compensated from the investment management services they provide, there is an incentive for them to recommend SIA services, this presents a conflict of interest.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Yes, we have disciplinary events. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters

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

Additional Information

For additional information about SIA, our services, and other important information please visit Investor.gov, brokercheck.finra.org or signatureia.com and, if applicable, review your account agreement. You can also find additional information in our Form ADV Part 2 Brochure found on Investor.gov or signatureia.com/disclosures. You can get and request up-to-date information about SIA, including a current copy of Form CRS, on our website at signatureia.com/disclosures, by calling SIA at (888) 349-3241, by emailing operations@seia.com, or in our office during normal business hours.

Conversation Starters

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