

# ITC Advisory Capital LLC Form CRS – Client Relationship Summary

November 2025

## **Item 1 – Introduction**

ITC Advisory Services, LLC (“ITC Advisory,” “we,” or “us”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ and it is important for retail investors to understand the differences. The SEC provides free educational materials about investment advisers, brokerage services and investing as well as offers simple tools to help you research firms and financial professionals at <https://www.investor.gov/CRS>.

## **Item 2 – Relationships and Services**

### *What investment services and advice can you provide me?*

We offer investment advisory services to retail investors through separately managed accounts (“SMAs”) on a discretionary and non discretionary basis. These investment advisory services include, but are not limited to, the selection of securities for purchase or sale and the placement of orders for securities transactions. Generally, ITC Advisory’s services are not limited to a certain type of product or investment.

As a part of our standard service set, we will monitor your portfolio, investment strategy, and investments on an ongoing basis. The minimum required to open an account is \$100,000.

For additional information regarding our services, please refer to our Form ADV Part 2A Brochure.

### **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?*

You will pay fees and cost 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 our services, we charge an annual management fee of 1.5 % of the assets under management in your account, paid quarterly in arrears. Additionally, you may also incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks and other financial institutions. For additional information regarding our fees, please refer to Item 5 of our Form ADV Part 2A Brochure. Your specific fee schedule can be found in your investment management agreement.

### **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?*

*How might your conflicts of interest affect me, and how will you address them? 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 are some examples to help you understand what this means. For example, we have an incentive to encourage you to increase the assets in your account because that will increase the management fee.

Read more about our risks in Item 8 in our ADV Brochure.

### **How do your financial professionals make money?**

ITC Advisory's financial professionals are compensated from the fees charged to its clients. ITC Advisory has no other business relationships with third party advisers that will create a material conflict of interest. Typically, our financial professionals receive a compensation package consisting of a base salary and discretionary bonus. Payment of incentive compensation, which is a component of our employee's discretionary bonus, may create a conflict of interest for your financial professional. We have implemented internal controls to address the potential conflicts associated with performance-based fees.

### **Item 4 – Disciplinary History**

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

No. For a free and simple search tool to research ITC Advisory and its financial professionals, please visit <https://www.investor.gov/CRS> to learn more.

#### **Conversation Starters:**

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

### **Item 5 – Additional Information**

**Additional information about our investment advisory services and a copy of our Form CRS can be obtained by contacting us at 562-600-8552.**

#### **Conversation Starters:**

- *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?*