SCSC Advisors, LLC

Form ADV Part 3 CRS Relationship Summary | July 3, 2026

SCSC Advisors, LLC ("SCSC," "we," "us") is registered with the United States Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you 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 advisers, and investing.

What investment services and advice can you provide me?

SCSC offers investment advisory services, including asset management and financial planning, to retail investors. As part of our asset management services, we hold meetings with clients to understand their financial goals, liquidity needs, investment objectives, risk tolerance levels, and restrictions. The securities and investment instruments SCSC advises its clientele on include, but are not limited to, alternative investments, equity securities, exchange-traded funds, fixed-income securities, investment companies, master limited partnerships, options, preferred securities, and real estate investment trusts. SCSC Investment Adviser Representatives ("IARs") regularly monitor client accounts and current market prices of investments held in client accounts on an ongoing basis. Formal client account reviews are conducted periodically, on at least an annual basis. In addition to periodic reviews, formal account reviews may be conducted on an as-needed basis in response to factors or events that necessitate supplemental review. SCSC manages client assets either on a discretionary or non-discretionary basis. In discretionary arrangements, clients grant SCSC the authority to execute transactions consistent with the account's objectives and restrictions without requiring prior client approval for each action. Conversely, under non-discretionary arrangements, the client retains ultimate decision-making authority, and SCSC must obtain explicit client consent before implementing any recommended transactions.

In addition to asset management services, SCSC may also offer financial planning services to clients. Financial planning services may be provided either as part of asset management engagements or pursuant to a separate financial planning agreement, with the scope and duration of services varying based on client requirements. The scope of financial planning services ranges from comprehensive full-scale planning to specialized consulting on non-investment topics such as education planning, retirement planning, estate planning, tax planning, cash flow and budget planning, and business planning.

We do not limit our advice to proprietary products or a limited menu of products or types of investments. SCSC does not have any minimum requirements for opening or maintaining an account. ***For additional information about our advisory services***, please see Items 4, 7, and 8 of our Form ADV Part 2A Firm Brochure available at https://adviserinfo.sec.gov/.

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?

SCSC's annual fees for asset management services are generally based on a percentage of the client's assets under management ("AUM"). These ongoing asset-based fees range up to 1.00% annually and are negotiable. In certain cases, SCSC can choose to offer its asset management services on a set-dollar compensation structure (i.e., fixed fee basis). SCSC calculates asset management fees, payable monthly in arrears, based on the fair market value of the assets held within the client account on the last day of the month.

Financial planning services are included in the ongoing asset management fee for asset management clients. Clients receiving financial planning services on a standalone basis, without concurrent asset management, are generally charged a fixed fee. These fees typically range from $0 to $10,000 and are negotiable. SCSC invoices financial planning services for up to fifty percent (50%) of the expected total fee following execution of the financial planning agreement. The remaining balance is invoiced following completion of the deliverables specified in the agreement.

Clients may incur certain charges from broker-dealers/custodians or third-party service providers. In addition, mutual funds and exchange-traded funds generally charge internal management fees and other fund expenses, which are disclosed in each fund's prospectus. SCSC's compensation comes entirely from its advisory fee; we do not receive or share any portion of these third-party charges, commissions, fees, or costs.

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 information about our fees and compensation for advisory services***, please see Items 5, 10, and 14 of our Form ADV Part 2A Firm Brochure available at https://adviserinfo.sec.gov/.

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 investment advice we provide you. Here are some examples to help you understand what this means.

SCSC, including its access persons and related persons, may invest in the same securities that overlap with those recommended to clients. This practice presents a potential conflict of interest because the personal financial interests of SCSC, its access persons, or its related persons could diverge from the best interests of its clients. In recognition of the potential conflict of interest connected to personal trading, SCSC's Code of Ethics and applicable policies and procedures set forth strict prohibitions against personal trading activities by SCSC, its access persons, or its related persons that could adversely affect clients or place them at a disadvantage. In addition to prohibitive measures, SCSC maintains ongoing compliance oversight achieved through mandatory reporting and subsequent review of personal securities transactions. ***For additional information about our conflicts of interest when providing advisory services***, please see Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A Firm Brochure available at https://adviserinfo.sec.gov/.

Conversation Starter:
- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated through a salary and annual bonus structure. The amount of the bonus is based on a variety of factors, such as the revenue generated from a financial professional's advisory services or recommendations and the performance of SCSC's business. ***For additional information about compensation for our professionals and related conflicts of interest***, please see Item 10 of our Form ADV Part 2A Firm Brochure available at https://adviserinfo.sec.gov/. To request a copy of our Form ADV Part 2B Firm Brochure Supplement, please contact us at (858) 204-0113.

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

No, a free and simple search tool to research our firm and our financial professionals can be found at Investor.gov/CRS.

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

Additional Information

For additional information about our advisory services, please see our Form ADV Part 2A Firm Brochure available at https://adviserinfo.sec.gov/ (search "SCSC Advisors, LLC"). To request a copy of this relationship summary, please contact us at (858) 204-0113.

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?