

## Form CRS – Client Relationship Summary

**Introduction**

Runnymede Capital Advisors, Inc., (“RCAI”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). It is important for you to understand how advisory and brokerage services and fees are different to determine which type of account and service is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which can provide educational materials about investment advisers, broker-dealers and investing.

**What types of investment services and advice can you provide me?**

As an SEC registered investment adviser, RCAI offers investment advisory services to retail investors and is compensated by charging a percentage on the value of the cash and investments in your account(s) on an ongoing basis. The investment advice you can expect revolves around wealth management and portfolio construction, investment management, investment consulting, and charitable gifting. If you hire RCAI we will meet with you to understand your current financial situation, your financial goals, risk tolerance, and time frame along with existing resources to invest and build wealth. Based on what you share, RCAI will recommend a portfolio of investments that is regularly monitored (at least monthly) and as necessary, rebalanced to meet your changing needs, goals and objectives or changing market conditions.

Most clients allow RCAI to manage their account(s) on a fully discretionary basis. This means RCAI can make and act on investment decisions without the need to contact you for your approval before making portfolio changes. Some clients prefer a consultative approach in which portfolio changes are discussed in advance of implementing them. Clients are allowed to direct investments as well, in which they notify RCAI of certain investment transactions they would like to have made in their account(s). RCAI clients sign an investment advisory agreement that grants full discretion authority. This agreement will remain in effect until either you or RCAI terminates the relationship. There is no minimum account size, however RCAI seeks a minimum annual fee of \$1,000 per relationship. This minimum may be waived at the sole discretion of RCAI.

Additional information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A, Items 4, 7, and 8. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>

**Questions to Ask Runnymede Capital Advisors, Inc.:**

- Given my financial situation, should I choose an investment advisor? 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 those qualifications mean?

**What fees and costs will I pay?**

The custom of RCAI is to charge monthly in arrears a portfolio management fee based on the ending value of the account. The normal fee is 1% annually. This may be customized depending on several factors including the size and value of your account.

RCAI has the incentive to grow the value of your account over time which will increase your fees over time. The normal practice is for RCAI to deduct the investment management fees directly from your account.

In addition to paying for RCAI to construct and manage a portfolio, a custodian holds your assets and can charge you a transaction fee when securities are purchased or sold. These fees are in addition to an investment advisory fee.

Mutual funds and exchange-traded funds have their own investment management fees that are in addition to the service fees from RCAI. RCAI seeks to balance the potential performance of a mutual fund or exchange-traded fund with the investment management fee for that product. **Hiring an investment advisor, holding mutual funds or exchange-traded funds and or making trades in listed securities will reduce the value of your investment over time. You will pay these fees and costs**

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**whether you make or lose money on your investments. Please make sure you understand how fees and costs can impact your returns.**

Additional information about our fees can be found on Item 5 of our Firm Brochure, which is available upon request or online at <https://adviserinfo.sec.gov/>

Questions to Ask Runnymede Capital Advisors, Inc.:

- Help me understand how these fees and costs will affect my investments. If I invest \$10,000 with RCAI as my advisor how much will go to fees and costs and how much gets invested?
- How do you determine what fees I will be charged?

**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 RCAI acts as your investment adviser, we have a fiduciary duty to place your interests and the interests of clients ahead of our own. At the same time, charging an investment advisory fee creates some conflict with your interests. Since we charge an asset-based fee, the more assets there are in a client's advisory account the more a client will pay in fees, and the firm may therefore have an incentive to encourage the client to increase the assets in their account. You should understand and ask about potential conflicts of interest.*

You can learn more by reviewing Items 10 and 11 of our Firm Brochure, which is available upon request or online at <https://adviserinfo.sec.gov/>

Questions to Ask Runnymede Capital Advisors, Inc.:

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

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

The firm's revenue is solely derived from the advisory fees collected from your account(s). RCAI has no other fee sharing arrangements from any investment product sponsor or investment manager, CPA or law firm. Financial professionals are paid a fixed, monthly salary.

**Has there been any legal or disciplinary history with the advisor or its professionals?**

No. Neither RCAI nor its professionals have had any legal or disciplinary history. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and its professionals.

**Additional Information**

You can find additional information about RCAI on the SEC's website [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching CRD #128974. For more information about our investment advisory services or to request a copy of the relationship summary, contact us at 614-457-6096.

Questions to Ask Runnymede Capital Advisors, Inc.:

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