



Form ADV Part 3 - CRS Client Relationship Summary – June 2, 2020

Golden Eagle Capital Advisors, Inc. ("GECA") is registered with the 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 adviser, and investing.

Our ADV part 2 can be found in the following address: www.adviserinfo.sec.gov/firm/summary/173811

What Investment Services and advice can you provide me?

We offer **Investment Advisory Services** to retail investors, including **Discretionary** and **Non-Discretionary** services.

When clients choose a **Discretionary** Managed Portfolio program, they will authorize GECA and its assigned Asset Manager to make discretionary asset allocation decisions in their accounts based on the discipline and risk level of the program(s) chosen. Each Asset Manager appointed by GECA offers a unique discipline of investing. Based on a preliminary Profile questionnaire completed by clients, our Advisory Representative will make a recommendation to them as to the Asset Manager, Program and risk level appropriate for them. Although the **ultimate responsibility** as to the management of their accounts remains with **GECA**, we rely on the expertise and management disciplines of its Asset Managers to manage each Program portfolio to the stated discipline and risk level. GECA, however, retains the authority to modify any allocation instructions received by an Asset Manager. If an Asset Manager or Program ceases to be available or is removed from GECA's offerings, GECA will notify clients in writing, in advance, and if we do not hear back from them, we will move their assets within that Program to a new Asset Management Program with a commensurate level of risk. With a **Non-Discretionary** Management Portfolios, Our Advisory Representative will provide one-on-one professional investment advice to help **clients** to choose the right investments, leaving the **final investment decisions** to them. Our Advisory Representative will work with clients to design a portfolio based on their investment objectives, tolerance for risk and any investment restrictions requested by them.

Your account is monitored by us. The frequency of account reviews depends on several factors, including market conditions and your requests, but reviews occur no less than annually. We provide investment advisory services on both a discretionary and nondiscretionary basis. For our discretionary accounts, we do not need to speak with you before making investment changes. You will sign an investment management agreement giving us this authority until either you or we terminate that agreement. For our non-discretionary accounts, you make the ultimate decision regarding the purchase or sale of investments.

Investment Advisory / Retirement Plan GECA offers also consulting and advisory services for employer-sponsored retirement plans that are designed to assist plan sponsors of employee benefit plans ("Sponsors"). GECA may also assist Sponsors with enrolment and/or providing investment education to plan participants and beneficiaries. GECA provides these retirement plan services ("Retirement Plan Services") through the GECA IARs.

➤ **For additional information**, please see ADV, Part 2A brochure Items 4 and 7 on www.adviserinfo.sec.gov/firm/summary/173811

Conversation Starter: 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 I will pay?

Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. For hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. All portfolio management fees are paid monthly in arrears, while financial planning fees are paid as a flat fee in arrears and monthly for on-going support. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. The fee is negotiated at the time of account opening. You will also pay fees and costs associated with buying and selling securities, such as mutual fund and exchange traded fund expenses, and other possible fees. Our affiliate may pass along certain transactional costs associated with acting as custodian for your account, but we do have the authority to waive these fees at management's discretion.

Discretionary Managed Portfolios

The Asset Management Program Fee will vary depending on the Asset Management Program(s) Selected. See Asset Management Program – Annual Asset Management fee on the right. Monthly fee equal to one-twelfth of the applicable rate (excluding VAT) will be based on the Net Asset Value of the portfolio. GECA has an established household minimum of \$75,000, but exceptions may be provided by the Investment Advisor Representative. GECA is not charging Performance Fee to its retail clients.

Portfolio	A.M. Rate	Performance Fee	Benchmark
Fixed Income	1.00 %	20 %	100 % Barclays 1-3Y
Income Oriented	1.25 %	20 %	96 % Barclays 1-3Y 4% MCSI World
Balanced	1.50 %	20 %	80 % Barclays 1-3Y 20% MCSI World
Capital Gains Oriented	1.75 %	20 %	60 % Barclays 1-3Y 40% MCSI World
Equities	2.00 %	20 %	20 % Barclays 1-3Y 80 % MCSI World



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The Tailor-made Asset Management Fee

Client Account Value	Annual 'Tailor-made' Fee
First \$ 500,000	1 %
Over \$ 500,000	0.80 %

Non-Discretionary Managed Portfolios

We charge an Annual percentage of the assets under management, charged quarterly for Investment Advisory services. Invoices are quarterly under flexible billing terms at a rate of between 0.15% and 2%. GECA, under the Non-Discretionary Managed Portfolios does not charge or receive, directly or indirectly, any performance-based.

Investment Advisory

Monthly Asset Management Fee shall be pay. No adjustment is made to the fee throughout a quarter for appreciation or depreciation in the value of the account. The annualized Asset Management Fee that the Client Account will be billed will be according on the image on the right.

Example: annualized fee for an account of \$800,000 would be \$6,695. It would be composed by Base Fee (\$6,450) plus \$245 (= [800,000-750,000] x 0.49%).

Account Balance	Account Base	Base Fee	Rate on Amount over Base
UP TO \$250,000		\$2,725	
\$250,001 - \$500,000	\$250,000	\$2,725	0.83%
\$500,001 - \$750,000	\$500,000	\$4,800	0.66%
\$750,001 - \$1,000,000	\$750,000	\$6,450	0.49%
\$1,000,001 - \$1,500,000	\$1,000,000	\$7,675	0.33%
\$1,500,001 - \$2,000,000	\$1,500,000	\$9,325	0.22%
OVER \$2,000,000	\$2,000,000	\$10,425	0.11%

Retirement Plan

Fees for the Retirement Plan Services are negotiable. The Plan Sponsor may be charged a fee based on a percentage of plan assets, an hourly rate or a flat dollar amount.

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**, please see GECA Form ADV, Part 2A Items 5 & 6 available on adviserinfo.sec.gov website.

Conversation Starter: 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 investing 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 affect the recommendations we provide you. Here are some examples to help you understand what this means. **Personal trading by associated persons** GECA recommends that clients invest in various types of assets. GECA and its associated persons may invest in the same types of assets. Permitted investments for associated persons are all asset classes.

Conflicts of Interest with Personal Trading by Associated Persons Associated persons are aware of the rules regarding material non-public information and insider trading. Associated persons may also buy or sell a specific security for their own account based on personal investment considerations, which GECA does not deem appropriate to buy or sell for clients.

➤ **For additional information**, please see ADV, Part 2A (Items 7, 8, 10, 11, 12, 14, 15 and 16) available on adviserinfo.sec.gov website.

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

How do your financial professionals make money?

We compensate our investment advisor representatives based on the level of assets that they bring in to Private Portfolios. This creates a conflict of interest as it gives our representative an incentive to recommend you invest more in your account with us due to the potential for increased payments.

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

GECA has not been subject to any disciplinary events by regulators nor is it a party to any legal events that are material to client evaluation of our advisory business

You can visit Investor.gov/CRS for free and simple search tool to research GECA and our financial professionals

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

Additional Information

For additional information about our services if you would like additional, up-to-date information or a copy of this disclosure, please call our toll-free 844-854-5686, emailing compliance@geca-us.com or visit our website: www.geca-us.com

Conversation Starter: 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?