

**Match Grade Advisors, LLC**  
**Form CRS Customer Relationship Summary**  
**March 13, 2024**

**Item 1. Introduction**

Match Grade Advisors, LLC is registered with the Security and Exchange Commission as an investment advisor. We provide investment advisory and financial planning services rather than brokerage services. Investment advisory and financial planning are fee-based services. Brokerage services are commission based. This document gives you a summary of the services we provide and how you pay for those services.

If you would like more information, please do not hesitate to contact us. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisors, and investing.

**Item 2. Relationships and Services**

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

- **Services:** We provide fee-based advisory services directly to individuals, high net worth individuals, qualified plans (401(k), 403(b), etc.), charitable organizations, and other individuals and institutional investors. We are also retained to manage investment models and client accounts, either as a sub-advisor or on a dual-contract basis, by a variety of third parties who are unaffiliated with us. Our firm only engages in fee-based advisor services.
- **Monitoring:** We offer you advice on a regular basis as a part of our standard services. We will discuss your goals and design a strategy with you to help achieve those goals. At a minimum, we review and monitor your accounts on an annual basis, as well as any agreed upon frequency and make recommendations or changes as defined in our agreement with you.
- **Investment Authority:** You determine whether we have trading discretion over your account. If granted by you, the client, we buy and sell investments in your account in accordance with your stated investment guidelines or investment policy statement, without asking you in advance. This is called “discretionary authority”. If we do not have this authority, we make recommendations to you and you alone are responsible for acting on the advice.
- **Investment Offerings:** Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income and cash investments.
- **Account Minimums:** Our minimum client engagement fee is \$2,000. This fee may be paid by asset management fee, quarterly/annual bill or a combination of both. This fee is negotiable at our discretion.

**Conversation Starter – Ask your financial professional:**

- a. How will you choose investments to recommend me?
- b. Given my financial situation, should I choose an investment advisory service? Why or why not?
- c. What is your relevant experience, including your licenses, education and other qualifications?
  - a. What do these qualifications mean?

**Item 3: Fees, Costs, Conflicts and Standard of Conduct**

**What fees will I pay?**

**Principal Fees and Costs:** You will pay an on-going, mutually agreed upon fee at the end of each quarter for our services (as stated in your contract), based on the value of the cash and investments in your advisory account. Our fees start at 1.35% of assets under management per year. This fee is reduced as client assets reach higher levels.

**Other Fees and Costs:** You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

**Additional Information:** 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.

***Refer to our Form ADV Part 2A Brochure, Item 5 A.B.C.D. for more detailed information about our fees.***

**Conversation Starters – Ask your financial professional:**

- a. 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 does your firm make money? What conflicts of interest exist?**

**When we act as your investment adviser,** we must 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.

**Potential Conflicts:** 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.

**Conversation Starters – Ask your financial professional:**

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

**How do financial professionals make money?**

Our financial professionals are compensated through a combination of salary and bonus. Salary is tied to the amount of client assets that the professional manages and services. Bonuses are discretionary and reflect the overall success of the firm and the individual. Some IARs are also licensed independent insurance agents and may recommend or sell clients insurance products and receive separate and typical compensation for those products. Clients are under no obligation to purchase these products from the associated person.

#### **Item 4: Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** No. We have no legal or disciplinary history to report. Free and simple search tools are available to retail investors who visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and financial professionals.

**Conversation Starters – Ask your financial professional:**

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

#### **Item 5: Additional Information**

For additional information about our services, or for a copy of this disclosure, please contact Carson Vaughan, Managing Partner, CCO Phone: 864-250-0661

**Conversation Starters – Ask your financial professional:**

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