



Joslin Capital Advisors, LLC
Form CRS – Client Relationship Summary
This form is required by the SEC

June 2020

1. Introduction

Joslin Capital Advisors, LLC (JCA) is an investment adviser registered with the Securities and Exchange Commission (SEC). 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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

2. Relationships and Services: What investment services and advice can you provide me?

We offer investment advisory services to retail investors for an ongoing asset-based fee, based on the value of investments in your account. Our advisory services include asset management, financial planning, retirement planning, wealth management, cross-generational planning, institutional consulting, education funding, and charitable gifting.

If you open an account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is regularly monitored (anywhere from quarterly to annually), and if necessary, rebalanced to meet your changing needs, stated goals and objectives. Most of our accounts are managed on a discretionary basis, which means we don't need to call you when buying or selling in your account, though, on occasion we offer non-discretionary accounts, in which case you make the ultimate decision regarding any purchases or sales within your account. The type of arrangement will be indicated on the investment advisory agreement that you sign with us. Additionally, we offer financial planning only engagements, where ongoing monitoring of financial accounts is not necessarily included.

The advisory agreement will remain in place until you or we terminate the relationship. Our investment advice is primarily limited to publically traded securities. Other firms could provide advice on additional investments, some of which might have lower fees. We do not have an account minimum threshold. Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online.¹

CONVERSATION STARTER: Ask your financial professional:

- 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 those qualifications mean?

3. Fees, Costs, Conflicts, and Standard of Conduct: What fees will I pay?

Fees and costs affect the value of your account over time. You will be charged an ongoing advisory fee that is calculated and collected on a quarterly basis based on the value of the investments in your account (unless your advisory agreement stipulates otherwise). Our fee schedule ranges from 0.25% to 1.75% depending on the value of the investments in your account, and the specific needs of the client. We also offer hourly rate, and fixed project-based fee arrangements. Our fees vary and are negotiable. Our incentive is to increase the value of your account over time which will increase our fees over time.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when buying or selling an investment in your account. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.



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 Item 5 of our Firm Brochure.¹

CONVERSATION STARTER: Ask your financial professional:

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 a fiduciary duty to act in your best interest and not put our interests 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 is an example 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. Therefore, the firm has an incentive to encourage you to increase the assets in your account.

The firm's revenue comes from advisory fees we collect from client accounts. We do not collect fees for facilitating transactions, or placing clients in any particular financial products.

CONVERSATION STARTER: Ask your financial professional:

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

For additional information, please see our Firm Brochure.¹

How do your financial professionals make money?

Our financial professionals are compensated through a combination of salary and bonuses. Bonuses are discretionary, and reflect the overall success of the firm and the individual. Our financial professionals do not receive product sales commissions or other forms of payment.

4. Disciplinary History: Do you or your financial professionals have legal or disciplinary history?

No, our firm and/or financial professionals do not have any legal and disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

CONVERSATION STARTER: Ask your financial professional:

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

5. Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #288285. You may also contact our firm at (425) 688-0555 and talk to any one of our investment professionals or support staff.

CONVERSATION STARTER: Ask your financial professional:

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?

1. Our Firm Brochure:

<https://adviserinfo.sec.gov/firm/summary/288285>. Please click on the "Part 2 Brochures" tab.



Advisory services are offered by Joslin Capital Advisors, LLC, an SEC Registered Investment Advisor. www.joslincapital.com