

## Sage Capital Advisors, LLC. ADV Part 3 - Form CRS Relationship Summary

### **Item 1 – Introduction: June 30, 2020**

Sage Capital Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an Investment Advisor. You should be aware that services and fees are different between investment advisors and broker-dealers and it is important for you to understand the differences. Free tools and information is available for you to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Item 2-Relationships and Services: What investment services and advice can you provide me?**


**Services:** Sage Capital Advisors provides Investment Management, Investment Advisory and Financial Planning services to retail investors based on individual needs. During your initial interview we gather financial data and information and talk about your financial situation, financial goals, risk profile, timeline and develop your investment objectives. Our team uses their experience and knowledge of investments, finance, strategies, regulations, and the economy to recommend strategies that strive to meet your goals.

**Relationship:** You will be assigned a Relationship Manager who will oversee your relationship with our company. Our Portfolio Management Team oversees and manages your investments. Our investment philosophy is to manage accounts based on your goals and investment objectives. For more detailed information about our investment philosophy and how we manage assets, please review our ADV Part 2a (Item 8: Methods of Analysis, Investment Strategies and Risk of Loss). As a part of our standard service, we monitor your account(s) and will have periodic meetings and communication to review your portfolio performance and discuss life or goal changes and adjust your investment strategy as necessary. We are always available to talk with you should you have any questions or concerns about your account or portfolio. Reviews may be triggered by material market, economic or political events, or by changes in your financial situations (such as retirement, termination of employment, physical move, or inheritance).

**Discretionary vs Non-Discretionary Authority:** When you open an account with us, you give us discretionary or non-discretionary authority to make trades in your account. Discretionary allows us to determine the securities to be bought and sold in your account and when a sale or purchase is made. We use this authority in a manner that is consistent with your investment objectives. You may limit our ability to have full discretion and impose reasonable account restrictions or non-discretionary authority. When you limit our discretionary authority, you must make the ultimate decisions regarding the purchase and sale of investments in your account or portfolio. *For more information about our firm's discretionary authority, please see our Form ADV Part 2a (Item 16. Investment Discretion)*

Our minimum account size is \$300,000, however, there are times when we may waive the minimum at our discretion.

*A detailed review of our firm is provided in our Form ADV Part 2a, which can be provided upon request or at the following public site: <https://adviserinfo.sec.gov/> (Select "Firm" and indicate our CRD number: 136577)*

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

### **Item 3–Fees, Costs, Conflicts and Standard of Conduct: What Fees Will I Pay?**

**Fees:** We do not usually charge fees for financial plans or Investment Policy Statements, but rather view them as part of the overall relationship we build with our clients. There are times when we do charge for financial planning services and the fees are reviewed and discussed prior to any work being completed. Investment Management and Advisory Fees are charged based on a percentage of assets under management on a monthly cycle. We have no minimum fees for our services. Investment Management and Advisory fees generally start at 1.50% based on the total asset size and complexity of your financial situation and needs.

The actual percentage you pay may be lower than what is listed in our schedule. Fees and minimums are negotiable at our sole discretion. Because we charge a fee based on the total amount of assets, we manage for you, we have an incentive to recommend that you invest more of your assets under our management which can create a conflict of interest.

**Costs:** Our fees are exclusive of brokerage commissions, transaction fees, and other account related costs and expenses which may be charged by the qualified custodian maintaining your investment account as well as fees and expenses charged by investment products/managers (e.g. exchange traded funds, mutual funds, third party money managers, etc.) utilized as part of your investment strategy. You are responsible for such charges, fees, and expenses which are exclusive of and in addition to our fee. Please note, that we do not receive any portion of these 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 more detailed information about our fees and costs, please refer to our firm's disclosure Form ADV, Part 2A (Item 5: Fees and Compensation).*

***We encourage you to ask what the fees and costs of your account is and how these fees and costs will affect your account and your account performance. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?***

**Standard of Conduct and Conflicts:** When we act as your investment adviser, we are a fiduciary and must act in your best interests and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. Here are some examples of this:

We are “fee-only” meaning that our only source of income comes from fees we charge to our clients and that we **do not** receive or accept payments or commissions from any third parties. We **do not** utilize any proprietary products, principal trading, or revenue sharing. We **do** receive third-party research, technology services, and other benefits at no charge to us from Fidelity Investments and Charles Schwab and Co. This gives us an incentive to recommend that our clients use these custodians which represents a conflict of interest. *More detailed information can be found in our firm's disclosure Form ADV, Part 2A.*

***How might your conflicts of interest affect me and how will you address them? You should also ask: What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?***

***How do your financial professionals make money?*** Compensation for our financial professionals is based on a portion of the fees paid to Sage Capital Advisors for our services. This creates a conflict in that financial professionals have incentive to increase the assets under management and the number of clients they serve. Other personnel are compensated based on individual performance and growth of the business.

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

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

No, Sage has not been subject to any disciplinary events by regulators. Investor.gov/CRS has a free and simple search tool to research financial professionals.

***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?***

### **Item 5 – Additional Information**

*For more detailed information about us, please request a copy of our Form ADV, Part 2A brochure. Please contact (844) 279-7243 to request up-to-date information and the most current copy of this Form CRS. Alternatively, you may visit our website at [www.sage-cap.com](http://www.sage-cap.com)*