



## Form CRS - Client Relationship Summary

Date: 03/31/2021

MOUNT YALE INVESTMENT ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

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

Our advisory services to retail investors include: portfolio management of investment strategies of 3<sup>rd</sup> party platforms, selection of other advisers for you to use, and the selection of investments for our proprietary model portfolios. As part of our standard services, we monitor client accounts on a quarterly basis. Our firm offers both **discretionary** advisory services (where **we make the decisions** regarding the purchase or sale of investments) as well as **non-discretionary** services (where we provide advice, but **you make the ultimate decision**). We do *not* limit the types of investments that we recommend. Our minimum account size is \$100,000. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

#### *Questions to ask us:*

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

### What fees will I pay?

Our fees generally are based on a percentage of assets in your account, although we sometimes charge an hourly rate or a fixed fee for some services. All fees are charged quarterly, and automatically deducted from your account.

Asset Based Fees: Our asset-based fees vary depending on account size, mix of assets and whether you are working with another advisor, however they may not exceed the maximum advisory fee stated in our [Brochure](#). 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. **We therefore have an incentive to increase those assets in order to increase our fee.**

Hourly Fees: For hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the advisory fee.

Fixed Fees: 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.

Third Party Costs: In addition to the advisory fees, some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account. You may also pay fees charged for third party investment managers and model managers we have recommended. These third party costs are independent of, and are in addition to our advisory compensation.

**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.** Please also see our [Brochure](#) for additional details, including Items 4, 5, 6, 7, & 8.

#### *Questions to ask us:*

*Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?*



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### **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 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 can affect the investment advice we provide you. Here are some examples to help you understand what this means.

*Proprietary Products:* Our affiliate Princeton Fund Advisors, LLC (“PFA”) is the investment manager for several mutual funds which may be included in your account. We will earn higher fees, compensation, and other benefits when you invest in a product that we (or one of our affiliates) advise, manage, or sponsor, such as a mutual fund or model portfolio. We have an incentive to recommend (or to invest your assets in) those products over third-party products. Additionally, some of our employees are compensated by PFA based on the amount of assets those employees raise for PFA’s mutual funds. This payment creates a conflict of interest for those employees recommending PFA’s mutual funds to clients.

#### *Questions to ask us:*

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

For additional information please also see our [Brochure](#) for additional details.

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

Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as the amount of assets they service, the time and complexity required to meet a client’s needs, the products sold, product sales commissions, or revenue the firm earns from the financial professional’s advisory services or recommendations. Additionally, we recommend investments in which our related persons (e.g., a financial professional with our firm) have a proprietary interest. Thus we are incentivized to have you invest in those investments since our related persons receive added compensation from those investments. Please also see Item 10 of our [Brochure](#) for additional details.

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

No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

#### *Questions to ask us:*

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

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/137068> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 888-862-3690.

#### *Questions to ask us:*

*Who is my primary contact person?*

*Who can I talk to if I have concerns about how this person is treating me?*

*Is he or she a representative of an investment adviser or a broker-dealer?*



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### Exhibit A - Material Changes to Client Relationship Summary

There are no material changes since the prior Client Relationship Summary.