

# ARS CAPITAL ADVISORS, INC.

## FIRM INTRODUCTION

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ARS Capital Advisors, Inc. (“ARS”) 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. For more information, free and simple tools are available 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.

## WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

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We offer **discretionary** and **non-discretionary** investment advisory services to individuals and their families to include high net worth individuals. You may elect to enroll in an investment management program where you will pay an ongoing asset-based fee for our investment advisory services. As part of these services, we will offer you advice on a regular basis, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account. For clients who do not want a discretionary or non-discretionary investment management account, but are looking for advice on how to invest, ARS also provides financial planning, consulting services and Brokerage Accounts. Plans are based on your financial situation at the time and are based on financial information disclosed by you to ARS Capital Advisors Inc. Financial planning and consulting services may not provide ongoing monitoring and review of your investments.

You should carefully consider which types of accounts and services are right for you. All of our services are designed to take into account your investment objectives, your risk tolerance, your time horizon, and other financial decisions important to you.

**CONVERSATION STARTERS.** 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 these qualifications mean?*

**For Additional Information** on our services please see our ADV Part 2A Brochure.

## WHAT FEES WILL I PAY?

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For Advisor Managed Portfolios (“Non-Wrap Accounts”) you will pay a quarterly account fee for advisory services, as well as separate per-trade transaction charges as applicable. Fees are calculated on a quarterly basis based upon the market value of the assets held in your account and paid in advance. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. The amount paid to your financial professional does not vary based on the type of investments we select on your behalf or recommend to you. The asset-based fee reduces the value of your account and will be deducted from your account. Financial planning and consulting services are available on a flat fee or hourly basis depending on the services selected.

Additional fees and expenses may apply for Mutual Funds, Securities Transactions, IRAs, and Qualified Retirement Plan accounts. These fees include maintenance and termination fees. Specific account fees are disclosed in the account application paperwork provided to you in association with these accounts.

*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.*

**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?*

**For Additional Information** on specific fees and how fees are calculated, refer to our ADV Part 2A Brochure and your account application paperwork.

## **WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?**

### **HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTERESTS DO YOU HAVE?**

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*When we act as your investment adviser*, we are in a Fiduciary Capacity. 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 examples to help you understand what this means:

Separate from their role of providing asset-based investment advisory services, our financial professionals may sell you securities products and other investment products through a brokerage account in their capacity as Registered Representatives of Cadaret Grant & Co., Inc., separate from your investment management account. Additional compensation may be received in connection with such sales activity. In addition, our financial professionals are licensed with various insurance companies. Commissions will be earned if the insurance products are purchased through them.

**CONVERSATION STARTER.** Ask your financial professional:

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

**For Additional Information** about our conflicts please see our ADV Part 2A Brochure.

### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

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Our financial professionals are compensated through the investment advisory service fees described on page 1 of this Relationship Summary. In addition to providing advisory services, our financial professionals receive commissions for any investment products they may sell to you in a brokerage account, separate from your investment management account, in their capacity as Registered Representatives of Cadaret Grant & Co., Inc. In this role, financial professionals receive additional compensation in connection with such activity, and the level of compensation depends on the type of product purchased. To eliminate potential conflict, ARS does not use a performance-based fee structure.

## **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

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Yes, our firm or our financial professionals have disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals or [Brokercheck.finra.org](http://Brokercheck.finra.org).

**CONVERSATION STARTER.** Ask your financial professional:

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

**For Additional Information** please see our ADV Part 2A. To find out more about us and our financial professionals, visit [Investor.gov/CRS](http://Investor.gov/CRS) or [Brokercheck.finra.org](http://Brokercheck.finra.org).

### **ADDITIONAL INFORMATION**

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For additional and up-to-date information about our services, or to request a copy of this Relationship Summary, please contact our firm at 516-932-7223, or visit our website at [www.arscapitaladvisors.com](http://www.arscapitaladvisors.com).

**CONVERSATION STARTER.** Ask your financial professional:

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