

Customer Relationship Summary
June 25th, 2020
Freeman Capital Advisors, LLC – SEC Registered Investment Advisory Firm
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Introduction

Freeman Capital Advisors is an investment adviser registered with the SEC, and we provide fee-based investment management and financial planning services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. We encourage you to visit [Investor.gov](https://www.investor.gov), which is a free and simple search tool to research our firm and our financial professionals.

What Investment Services and Advice can you provide me?

There are different ways you can get help with your investments. You should carefully consider which type of account and the services that are right for you. Freeman Capital Advisors usually meets with clients directly, but may also work with clients by phone or through internet communication, to provide investment advice, develop strategies and define goals. Assets are managed on a *discretionary* basis. Discretionary authority allows Freeman Capital Advisors to buy and sell securities without asking in advance whereas non-discretionary authority is limited to offering advice, but *you* make the decision to buy or sell. Freeman Capital Advisors receives compensation by charging an on-going asset management fee based on the value of cash and other investments in your advisory account. Freeman Capital Advisors can also receive compensation based on a fixed fee, an hourly fee or a monthly subscription fee depending on the services provided as disclosed in our Form ADV Part 2A. We do not have a specific minimum account size required to open an account.

Legal obligations, conflicts of interest and description of principal fees and costs:

We must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and objectives on an ongoing basis. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them. Please ask your financial professional to give you personalized information on the fees you will pay. The amount paid to our firm and your financial professional generally does not vary based on the type of investment we select on your behalf. Freeman Capital Advisors strives to use the most cost-effective investment choices but in some instances a transaction fee, known as a ticket charge, will apply (these ticket charges are charged by the custodian and we do not share in that revenue). Fees are negotiable and based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. Fees for investment management services are charged quarterly, and financial planning fees are charged either monthly, or by the hour. The more assets you have in an advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase your fees. You pay our advisory fee even if you do not buy or sell during the fee period. 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.

How else does your firm make money and what conflicts of interest do you have?

Our Financial Professionals offer investment advisory services through Freeman Capital Advisors. Investment advisory services require that we act as a fiduciary, and put your interest above ours. When acting in the capacity of an investment adviser, your Financial Professional mitigates conflicts of interest by only acting in your best interest. Owners and

Investment Adviser Representatives of Freeman Capital also operate as licensed insurance agents, owners of insurance agencies and in some cases, operate as Investment Advisers of other firms. As such, we are incentivized to recommend insurance products in the capacity of an investment adviser, that we may also be compensated for through the insurance agency. You are in no way required to purchase insurance products offered through Freeman Capital Insurance Group, or through any representative of Freeman Capital Advisors, LLC in their capacity as a licensed insurance agent.

How do your financial professionals make money?

Your Financial Professional makes money based on the amount of assets they manage for you, revenue the firm earns from the financial professional's advisory services or recommendations, the purchase of insurance products, and fixed fees on financial planning services. These are all cash forms of compensation. Your Financial Professional does not receive any form of non-cash compensation.

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

Freeman Capital Advisors Inc. does not have any disciplinary history to disclose. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

Additional Information

We encourage you to visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. If you have a problem with your investment, investment accounts or a financial professional, contact us in writing at 2015 Ayrley Town Blvd Suite 202 Charlotte, NC 28273. For additional information on our advisory services, see our ADV brochure available at [Investment Adviser Public Disclosure \(IAPD\)](#). A copy of our ADV brochure can also be obtained at no cost or by calling us at (336) 914-0888.

Questions You Are Encouraged to Ask

- What is your relevant experience, including your licenses, education and other qualifications?
 - What do the abbreviations in your designations stand for and how was the designation obtained?
 - What are the most common conflicts of interest between advisory and brokerage accounts?
 - How does the firm address conflicts of interest when providing service to my account?
 - Given my financial situation, why should I choose an advisory account?
 - Why should I choose a brokerage account instead of an advisory account?
 - How will you choose investments to recommend for my account?
 - Who is the primary contact person for my account?
 - Is my primary contact person a representative of an investment adviser or a broker/dealer?
 - If I have concerns about how this person is treating me, who can I talk to?
 - Tell me how you and your firm make money in connection with my account.
 - Do you or your firm receive any payments from anyone besides me in connection with my investments?
 - How often will you monitor my account's performance and offer investment advice?
 - Does the firm have any financial incentives such as a revenue sharing arrangement?
 - How much for a typical brokerage account?
 - What would make my fees more or less?
 - What additional costs should I expect in connection with my account?
- 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?