

JACOBSEN CAPITAL ADVISORS
FORM CRS RELATIONSHIP SUMMARY JANUARY 2021

INTRODUCTION

Jacobsen Capital Advisors (“JCA”) is registered with the Securities and Exchange Commission (SEC) as a registered investment adviser.

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 www.investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Investment Advisory Services: Investment advisory services are offered to retail investors including separately managed accounts, mutual funds and exchange traded funds. Private equity funds may be offered if appropriate for the client.

Retirement Consulting: An advising agreement paid annually by retirement plans to review investment options and asset allocation.

Financial Planning: This service includes: estate planning, insurance planning, goal/life planning, retirement planning and any other service that would be required to implement an effective financial plan. Estate planning services usually also include creation of trusts, wills etc. that are completed through an attorney at a separate cost determined and invoiced by the attorney.

Investment of retail investors are monitored on a quarterly basis, if not more frequently, and JCA strives to meet with each client at least once each year, either online or in-person.

JCA does have discretion in that they determine which securities are purchased and at what time. The trading in portfolios is always done according to the Investment Policy Statement set forth at the inception of the client relationship. Jacobsen Financial reserves the right to use different securities within a given asset class based upon research and beliefs on fund management.

Additional information about our services can be found in ADV Part 2A, Items 4 and 7.

Ask your financial professional...

- *Given my financial situation, should I choose an investment advisor 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?*

What fees will I pay?

Each fund and separate account charges a fee that is separate from JCA’s fee that is deducted directly from the fund or account. We charge a percentage of assets under management for portfolio management services, that typically decreases as client assets grow. These fees are assessed on a quarterly or monthly basis, in arrears. Other account fees include the underlying expense ratio of the mutual funds or ETFs you own, custodial transaction fees (usually \$9.99 for mutual funds, and \$0 for ETFs/stocks).

The fee is then deducted from individual client accounts within the first seven days after the end of the month or quarter.

By unbundling the services, we are able to utilize our expertise to meet specific investment and financial planning needs under a fixed fee. This fee ranges from \$500 - \$10,000 depending upon the complexity of the planning.

For existing JCA clients that need ongoing planning beyond the scope of the original plan, fees are based on the amount of professional time spent providing financial planning services and advice and billed on a hourly or fixed rate.

The vast majority of clients pay JCA's fees based upon a percentage of the assets under management. This is a very common form of compensation for registered investment supervisory firms and avoids the multiple inherent conflicts of interest associated with commission-based compensation (JCA does not accept 12b-1 fees).

Each fund and separate account charges a fee that is separate from JCA's fee that is deducted directly from the fund or account.

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 refer to firm's ADV Part 2, Item 5 for additional information regarding our fees.

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 providing recommendations 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 is an example to help you understand what this means: The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and JCA may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

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

How do your financial professionals make money?

Our financial professionals are paid in two ways: revenue share and base salary. Revenue share is based on the total amount of revenue that an advisor brings in via assets they manage or financial planning fees. Our advisors may also be paid a base salary amount dependent upon the time they spend managing firm issues or time spent servicing clients of other advisors. Our advisors are not compensated by product sales or commissions.

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

No. Please visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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

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?

Additional information about JCA's service and to request a copy of ADV Part 3 (Form CRS), please contact us at 801-746-717- or mike@jacobsenfs.com