

A Summary of Your Advisory Relationship with Reitz Capital Advisors LLC

Reitz Capital Advisors, LLC is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professional at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

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| <p>What investment services and advice can you provide me?</p> | <p>We offer investment advisory services to retail investors. Our services are available to individuals, high net worth individuals, pension and profit-sharing plans, trusts, estates and charitable organizations, business entities and state and municipal government entities. Reitz Capital Advisors offers Investment Management, Financial Planning and General Consultation Services. Investment Management Services involve portfolio management services focusing solely on continuous advice and ongoing management of investments uniquely individualized and tailored to meet stated needs and objectives of our clients. We do not impose a minimum portfolio size or fee for clients seeking advisory services. As part of our firm's investment management services, we review client portfolios on an ongoing basis to determine if any changes are necessary based on various investment and client factors. Reitz Capital Advisors has limited discretionary trading authority and the ability to deduct agreed upon advisory fees from your account with appropriate client authorization. Financial Planning Services are hourly or project-based services focusing on advice and recommendations addressing our client's long-term goals. Consultation Services are also hourly or project-based services utilized to address needs outside the scope of investment management or financial planning.</p> <p><i>Please review our Form ADV, Part 2A Brochure (Items 4 and 7) on our website or in hard copy form for more detailed information about our services.</i></p> | <p>Conversation Starters:</p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i> |
| <p>What fees will I pay?</p> | <p>We are only compensated for advisory services in the form of a percentage of assets under management, hourly fees and project-based fees. Investment management fees are agreed upon at the time of engagement based on numerous factors, including scope, complexities, types of assets, pre-existing relationships, unique situations and discretion of the advisor. Fees are calculated and paid quarterly in advance based on the market value of your portfolio on the last market day of each preceding calendar quarter. The fee is one quarter of the annual rate multiplied by your portfolio value. Fees for financial planning and consultation services are charged at \$175 per hour or we may propose a project fee based on time, effort, scope and complexity.</p> <p>In addition, clients may incur third party fees such as transaction, transfer, termination, wire transfer, ETF variable annuity and mutual fund fees.</p> | <p>Conversation Starter:</p> <ul style="list-style-type: none"> • <i>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?</i> |

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| | <p>While our firm does not accept commissions, insurance licensed financial professionals within the firm accept commissions, as fully disclosed, for recommended insurance products. These commissions represent a conflict <u>and</u> clients are welcome to obtain commission-based products from an alternate provider of their choice.</p> <p>You will pay fees and costs whether you make or lose money on your investment. 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.</p> <p>Please review our Form ADV, Part 2A Brochure (Item 5A., B., C. and D.) on our website or in hard copy form for more detailed information about our fees and costs.</p> | |
| <p>What are your obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</p> | <p>“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”</p> <p>As stated above, insurance licensed financial professionals within the firm may recommend insurance products that results in a commission being paid to your financial professional.</p> <p>Please review our Form ADV, Part 2A Brochure on our website or in hard copy form for more detailed information about our fees and costs.</p> | <p>Conversation Starter:</p> <ul style="list-style-type: none"> How might your conflicts of interest affect me, and how will you address them? |
| <p>How do your financial professionals make money?</p> | <p>Our financial professionals are compensated based on the amount of client assets they service, and any commissions received from insurance-based products.</p> | |
| <p>Do you or your financial professionals have legal or disciplinary history?</p> | <p>No. Please visit www.investor.gov/CRS for a free and simple search tool to research our firm and your financial professionals.</p> | <p>Conversation Starter:</p> <ul style="list-style-type: none"> As a financial professional, do you have any disciplinary history? For what type of conduct? |
| <p>Additional information</p> | <p>To request up-to-date information or a copy of this relationship summary please contact Mark J. Reitz, CFP® Chief Compliance Officer of our firm at 989-791-3693.</p> | <p>Conversation Starter:</p> <ul style="list-style-type: none"> 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? |