

Item 1. Introduction

BAC Capital Advisors is registered with the Securities and Exchange Commission as an Investment Advisor. As an investor it is important for you to know the differences between brokerage services and investment advisory services and fees. There are free and simple tools available to you so you can research firms and financial professionals. Visit www.investor.gov/crs for educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advise can you provide me?

BAC Capital Advisors provides advisory services to clients in several different ways. These advisory services fall into two basic categories: Managed accounts for individuals and model portfolios prepared for qualified retirement plans.

All clients enter into a written Investment Advisory Agreement where BAC Capital Advisors and our investment adviser representatives provide asset management services on a continuous and ongoing basis guided by your individual needs. Using the information provided by you, the investment advice provided to you is tailored to your individual situation. We regularly inquire about, and you are responsible for providing, information about your investment goals, time horizon, and risk tolerance.

We consider many different types of securities when formulating the investment advice we provide you. Depending upon your situation, your account(s) managed by us may contain individual stocks, corporate and/or government bonds, municipal bonds, mutual funds, exchange traded funds (“ETFs”), options, warrants, alternative investments or private placements. We offer many different types of investment choices and do not offer proprietary products.

Monitoring

Your accounts are reviewed at least quarterly for proper asset allocation to assure they comply with your investment objectives. These services are a part of our standard service offering.

Discretionary vs. Non-Discretionary Authority

We manage both discretionary and non-discretionary accounts. Some of our clients grant us a limited power of attorney to select, purchase, or sell securities without obtaining their specific consent within the account(s) they have under our management. There are no restrictions upon the securities that may be purchased, sold, or held in your account unless you provide these restrictions to us in writing.

Minimum account size for retail investors to open and maintain

Our firm does impose a minimum for opening up an account and becoming an investment advisory client.

Conversation Starters - Questions to ask us:

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

For complete details about our advisory services, here is our complete [Form ADV 2A Brochure](#)

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

You will be charged a quarterly fee that is based on the value of your investments. We use a sliding scale that is negotiable and you will not be charged more than 1%.

The more assets you have in your account, the more you will pay in fees. We therefore have an incentive to increase your investment account. Please ask your advisor to give you customized information about the fees and costs you will pay.

Other fees and costs

In addition to, and separate from, our investment advisory fees you will usually pay other transaction costs and certain fees charged by the broker-dealer when they buy or sell your investments. Certain investments, such as mutual funds and exchange traded funds, charge additional fees that may have an impact on your investments over time.

Additional information

Please make sure you understand exactly the fees you will be paying. You will pay fees and costs whether you make money or lose money on your investments. Please refer to our form ADV 2A, item 5 for more information regarding our fees. You can access the brochure here: [BAC Capital Advisor's ADV 2A, item 5](#).

Conversation Starters - Questions to ask us:

1. Help me understand how these fees and costs will 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?
2. How do you determine what fees will be charged?

What are your legal obligations when acting as my investment advisor and what conflicts do you have?

When we act as your investment advisor, we have a fiduciary duty to put your best interests ahead of our own. At the same time the way we make money may create some potential conflicts with your best interests. It's important you ask us questions so you can better understand these potential conflicts. For more information regarding this, please refer to [Form ADV 2A, item 10](#).

How else does your firm make money?

The firm's revenue comes from our advisory fees which we collect each quarter. Our financial professionals are compensated by a fixed salary paid every two weeks. When bonuses do take place they are discretionary, based on the overall success of BAC Capital Advisors.

Item 4: Disciplinary History

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

BAC Capital Advisors does not have any legal or disciplinary history. You can visit [Investor.gov/crs](#) to research our firm.

Conversation Starters – Questions to ask us:

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

Item 5. Additional Information

For additional information about our investment advisory services you can visit the SEC website at [advisorinfo.sec.gov](#). Reference our CRD number: 116816

In addition, you can call us 206-625-1800 to request a copy of this relationship summary and speak to one of our investment professionals.

Conversation Starters – Questions to ask us:

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