

**Watkinson Capital Advisors LLC**  
**CRD #: 151862**  
**March 27, 2025**

**FORM CRS**

**Form ADV Part 3**

Watkinson Capital Advisors LLC (“WCA”) is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <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?**

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include Portfolio Management Services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. We accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. Our trading authority is outlined in the Advisory Contract you enter into with our firm. We offer advice on mutual funds, exchange-traded funds (“ETFs”) and independent investment managers. Your account may also have individual debt and equity securities and options. In general, we require a minimum investment of \$500,000 to open and maintain an advisory account. However, at our discretion, we may waive a portion or all of this minimum requirement.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/151862>

*Let’s discuss...* 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?

**What fees will I pay?**

Generally, fees will not exceed 2% per annum of the market value of a client’s assets managed by Watkinson Capital Advisors LLC. Fees are negotiable and payable quarterly in advance. Factors affecting fee percentages include asset value, complexity, number of accounts, etc. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value, which creates a conflict of interest.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, third-party money managers and custodians. These charges may include securities brokerage commissions, transaction fees, custodial fees, fees charged by independent managers, margin costs, charges imposed directly by a mutual fund or ETF in a client’s account as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we receive higher fees. 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.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/151862>

*Let’s discuss...* 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 acting 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 are obligated 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. The following is an example to help you understand what this means:

- Our firm is compensated based on the assets that we manage. This means there is an incentive for our advisors to increase your account value, which creates a conflict of interest.
- WCA currently has an agreement with a solicitor to refer clients to WCA. If the referred client enters into an investment advisory agreement with WCA, a cash referral fee is paid to the solicitor. This presents a potential conflict of interest since a solicitor has an incentive to recommend WCA as a result of the compensation it receives. WCA mitigates this risk by requiring each solicitor to provide the prospective client with a copy of WCA ADV Part 2A brochure and a separate solicitor disclosure statement to ensure the client is aware of the solicitor arrangement.
- **Third-party Payments** – we receive compensation from third-party investment advisers through co- advisory and sub-advisory agreements, where the advisors act in the capacity of your advisor to help with the selection of third-party managed strategies, and all fees are AUM based on the value of assets in your account and do not vary by the type of asset invested in.

*Let's discuss...* How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/151862>

**How do your financial professionals make money?**

Our financial professionals are compensated based on an annual salary.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

**Do you or your financial professionals have legal or disciplinary history? For what type of conduct?**

Yes, we have financial professionals that have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

*Let's discuss...* As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information**

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact us at 484-588-0120 or visit our website at [www.watkinsoncap.com](http://www.watkinsoncap.com)

*Let's discuss...* 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?

Our Firm and its representatives have a fiduciary duty to all clients. Please call us at 484-588-0120 if you have any concerns.