

MCA Cross Border Advisors Inc.

Form CRS Customer Relationship Summary, November 20, 2023

MCA Cross Border Advisors Inc. ("MCA") is registered with the Securities and Exchange Commission (SEC) as an investment advisor. 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 [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including financial planning services and the selection and monitoring of third-party money managers. When we provide you financial planning services, our advice may address tax and estate-planning issues, retirement and investment planning, and cross-border issues, including immigration and health-care. You will generally receive from us a comprehensive written financial plan and are free to accept or reject any of our recommendations. In some cases, we may continue to oversee your portfolio through the recommendation of an independent money manager. In such cases, these third-party money managers, under our oversight, may manage your portfolio on a sub-advisory basis based on an Investment Policy Statement we create on your behalf. In limited cases, we may manage your portfolio ourselves on a discretionary basis where you provide us authority to purchase and sell investments on your behalf.

We have no account minimum.

For additional information, please see our Form ADV Part 2A brochure (Items 4 and 7).

Conversation Starters – Ask Us

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?

When we provide you investment advisory services, we may charge you a percentage of the market value of the assets we advise or alternatively charge you a fixed fee or hourly rate. Our asset-based fee is charged monthly in arrears and is generally based on a tiered schedule starting at 0.95% for the first \$1 million in assets under management and decreasing to 0.35% for assets between \$5 million and \$10 million in assets under management. The fee rate for assets above \$10 million is negotiable. This fee is withdrawn directly from your account by us with your written authorization.

An additional fee of 0.40% is charged by MCA Advisors on assets allocated to a sub-advisor.

Our fixed fee for financial planning services is generally between \$5,000 and \$100,000, depending upon the complexity of the situation and your specific needs. A portion of these fixed fees are charged in advance. We may alternatively charge an hourly fee, ranging between \$250 and \$475, for financial planning services. These fees are charged in arrears upon completion.

In cases where we refer you to a third-party money manager for implementation of your financial plan, we may charge you an annual flat fee as compensation for monitoring and overseeing that money manager. Such a fee is paid directly by you to us and is separate from the fee you pay to the third-party money manager directly. Our annual fee, in such cases, shall not exceed \$50,000 while the advisory fee charged by the third-party money manager shall not exceed 1.5% of your assets under management.

All fees are negotiable. You should note that when we charge you an asset-based fee, the more assets there are in your account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account. Please also note that you will incur certain fees and charges imposed by the custodian or other financial institution that are separate from the advisory fee we will charge you. These charges include brokerage commissions, custodial fees, transaction fees, charges and fees imposed directly by an ETF or other fund in your account, and any fees charged by an independent money manager. Thus, depending upon the investment, you may be directly and indirectly paying two levels of advisory fees (one layer paid directly to us and one layer paid to a fund or third-party investment advisor).

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.

For additional information, please see our Form ADV Part 2A brochure (Items 5.A, B., C., D and E).

Conversation Starters – Ask Us

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 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

- On occasion, we will refer you to third-party money managers in exchange for a portion of the advisory fees charged to you by these firms. Such a referral arrangement creates a conflict of interest in that we have an incentive to refer you to the third-party money managers that provide us with a larger fee split. We will always act in your best interests, however, including when determining which third-party manager to recommend to you.
- We may recommend that you rollover your retirement plan or other retirement account into an IRA or other account managed by us. Such a recommendation creates a conflict of interest because we will earn new (or increase our current) compensation if you wish to act upon this recommendation.
- We may receive a significant portion of any compensation received by AmCan Financial LLC, a U.S. insurance agency, if you elect to purchase an insurance policy through this agency. This arrangement is a conflict of interest as we have an incentive to recommend the services of this insurance provider.

For more information about our conflicts of interest, please see our Form ADV Part 2A brochure (Items 5, 10 and 12).

Conversation Starters – Ask Us

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

How do your financial professionals make money?

The principal owner of MCA receives a base salary as well as dividends from the firm, depending upon the firm's profitability. Other investment advisory representatives of MCA receive a base salary and a bonus. This bonus varies depending upon the employee but is generally discretionary and based on whether certain targets are met by the employee. These targets may include the retention of existing clients, the origination of new business, or whether existing clients sign on for additional services. Neither MCA nor any employees receive any transaction-based compensation, such as brokerage commissions or mutual fund sales charges.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starters – Ask Us

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

Additional information about our firm can be found at <https://mcacrossborder.com/> and <https://adviserinfo.sec.gov/>. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at 877-839-7111.

Conversation Starters – Ask Us

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?