



## Form CRS – March 21, 2022

[Columbus Macro, LLC](#) (“CM”) is registered with the [U.S. Securities and Exchange Commission \(“SEC”\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for a retail investor to understand the differences. There are free tools available for you to research firms and financial professionals at [Investor.gov/CRS](#). This site provides educational materials about broker-dealers, investment advisers, and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

CM offers investment advisory services to retail investors by managing client assets on a discretionary basis. Our Direct Advisory services offer customized solutions which incorporate a combination of our pre-defined CM strategies; specific details of each strategy can be found on our [website](#) or in our [Form ADV Part 2A](#). Our strategies for our direct retail investors can hold the following types of investments: individual stocks, bonds, exchange traded funds, mutual funds, or cash equivalent funds. As part of our regular Direct Advisory services, CM provides ongoing monitoring of your investments. We monitor portfolio holdings in each strategy on a weekly basis and total portfolio holdings for our direct retail clients no less than quarterly. CM manages your account(s) with discretionary authority. This means that we will make the determination of which securities are to be bought or sold and the total amount of the purchase or sale without obtaining consent from you. Clients are free to impose reasonable restrictions. CM requires an account minimum for Direct Advisory business of \$5,000,000 per household, however, we reserve the right to waive this minimum at our sole discretion.

In addition to our retail investor service, CM offers Direct Advisory services to institutional clients, Sub-Advisory services to third party advisors where our strategies are offered as part of their investment management programs, and model provider relationships where CM sends updated model signals when changes are made to the portfolio holdings and/or weights.

For more detailed information about all of our services, refer to our [Form ADV 2A](#).

#### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

- *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?

**Description of Principal Fees and Costs** – CM charges its Direct Advisory retail clients’ fees based on the value of the assets being managed. The annual fees range between 0.25% and 1.00%, are generally assessed quarterly in advance and are directly debited by the custodian. Specifics of your arrangement are detailed in the advisory agreement between you and CM. As an investment adviser which charges an asset-based fee, the more assets there are in a retail investor’s advisory account, the more a retail investor will pay us in fees, and the firm therefore has an incentive to encourage a retail investor to increase the assets in his or her account.

**Description of Other Fees and Costs** – While CM only collects an advisory fee, there are other fees charged to your account such as commissions, transaction fees, and exchange fees, as well as fees paid for custodial services and account maintenance. Additionally, fees related to specific products such as mutual funds and ETFs are paid to the sponsoring fund company and custodians. Investors in mutual funds and ETFs pay fees such as sales charges or brokerage commissions, annual fees, management fees and other expenses, regardless of how the mutual fund or ETF performs. For more information on mutual funds and ETFs, see the [SEC’s Guide for Investors](#) or you can review each fund’s individual prospectus for specific details.

**Additional Information** – 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. Make sure you understand what fees

and costs you are paying. The fees for investment advisory services are described in further detail in our firm's ADV, and in particular, [Part 2A brochure](#), Items 5.A., B., C., and D.

- *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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.*

When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees. It will benefit CM to recommend that clients increase the assets in accounts managed by us. Similarly, a recommendation by us to rollover a 401(k) plan to an IRA with CM constitutes a conflict of interest.

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

**Additional Information** – For more detailed information regarding conflicts of interest, please see our [Form ADV, Part 2A brochure](#).

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

At CM, our financial professionals are paid a salary and non-cash compensation in the form of an employee benefits package. Our financial professionals can earn a bonus at the complete discretion of the CEO which is based on the individuals' contribution and the firm's overall financial success. Sales professionals working with retail investors do not share in the revenue that they bring to the firm.

Our financial professionals do not receive any other type of payment from our firm except for compensation derived from the intake of client fees.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, CM and our Financial Professionals do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](http://Investor.gov/CRS) for a free search tool to research CM and our financial professionals.

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**ADDITIONAL INFORMATION**

You may find additional information about our firm on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Please call us at 724-761-2510 for up-to-date information about our firm and to request a copy of our relationship summary.

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*