

Loyola Asset Management, LLC
Form ADV Part 3 – CRS (Customer Relationship Summary)
July 15, 2020 (Current as of 03/31/21)

Item 1: Introduction

Loyola Asset Management, LLC (“we” or “the Adviser”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser.

Is An Investment Advisory Right For You?

It is important for you to understand the difference in fees and services between brokerage firms and investment advisers. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? We offer investment advisory services through discretionary and non-discretionary programs in accordance with your investment objectives pursuant to an Investment Advisory Agreement (“IAA”). We offer financial planning services which may include, but are not limited to: investment planning, life insurance; cash flow analysis, financial modeling, opinion of value, tax concerns; retirement planning; college planning; and debt/credit planning. We may also direct clients to third-party money managers and will always ensure those other advisors are properly licensed or registered as investment advisers. Our investment advisory activities focus on investments in various kinds of assets and securities in a variety of markets that are intended to fit within your objectives, strategies and risk profile as described by you. We work with you to identify your investment goals and objectives, as well as risk tolerance, in order to create a portfolio allocation strategy designed to complement your financial situation and personal circumstances. Discretionary separately managed accounts are customized for you to fit within the your objectives, strategies and risk profile as described by each client. We offer services on a non-discretionary basis, which means that you make the ultimate decision regarding the purchase or sale of investments recommended by us. We also serve as investment adviser to a Fund, structured as open-end investment company incorporated offshore. We provide investment advice and recommendations to the Fund’s investment manager in relation to the Funds in accordance to the IAA. We ordinarily require each account to have a minimum of \$100,000, although smaller amounts may be accepted and maintained at our discretion.

What experience, licenses, education and other qualifications do your professionals have? What do these qualifications mean? Our investment advisory team maintains substantial work experience in investment and portfolio management previously holding similar, and/or equivalent positions at other financial institutions. Certain members of our team have also attained both their Bachelors and Masters’ degrees from various accredited colleges and universities. Our investment adviser representatives hold the Series 65 (Uniform Investment Advisers Law Exam License) and 66 (Uniform Combined State Law Exam License) which means they can provide investment advisory services to you.

Conversation Starters Ask your financial professional

- **Given my financial situation, should I choose an investment advisory service?**
- **Given my financial situation, should I choose a brokerage service? Should I choose both types of services? Why or why not?**
- **How will you choose investments to recommend to me?**

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

What fees will I pay? We receive compensation as established in your written agreement with us. For non-fund clients, we receive compensation as established in each client’s written agreement with us. Generally, and pursuant to our contract, fees for the management of accounts will be based upon a percentage of the total assets in the account. Management fees typically range from 1.00% to 2.00%. paid quarterly in arrears and calculated on the last business day of the month in the quarter fees are charged. All fees are negotiable. You are generally required to authorize us to directly debit management fees from your accounts or you may select to be invoiced and billed directly. The fee for creating client financial plans is between 0.25% and 3.00% of assets or an hourly fee between \$150 and \$500 depending upon the complexity of the situation and your needs. These fees are payable upon completion. Additionally, you will incur certain charges imposed by custodians, brokers, third party investment advisers and other third parties such as fees charged by managers, deferred sales charges, odd-

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lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions, if applicable given the nature of the transaction. 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.

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. Any conflicts of interest related to recommendations of other professionals will be disclosed to you in the event they should occur. Additionally, investment managers to Fund in which we serve as investment adviser, in their sole discretion, may follow our advice and recommendations or elect not to utilize such information. This arrangement represents a conflict of interest since it provides a different economic incentive for us to recommend investments in the Fund. We are responsible for recommending investments based on your investment objectives and risk tolerance.

How do your financial professionals make money? Neither we nor any of our supervised persons (employees) accept compensation for the sale of securities or other investment products. Our financial professionals are solely compensated on a salary basis.

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? Your fee does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account. You may experience fees paid to a broker-dealer or bank that holds your assets. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay fees and costs whether you make or lose money on your investments. Fees and costs reduce your investment over time. Please make sure you understand what fees and costs you are paying. As your investment adviser, we will 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.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? As noted on Form ADV Part 1, Item 11, we do not have a legal or disciplinary history. Please visit Investor.gov/CRS for a free and simple search tool to research us or our financial professionals.

Item 5: Additional Information

Where is additional information available? Seek out additional information. Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, contact us in writing at 55 Merrick Way, Suite 208, Coral Gables, Florida 33134. For additional information on our investment advisory services, see our Form ADV on IAPD on Investor.gov. Information regarding our firm can be found at adviserinfo.sec.gov or by calling our firm at (305) 377-1941 for up-to-date information.

Who is the primary contact person at your firm? An investment adviser representative (portfolio manager) will be assigned your account.

Who can you talk to if you have concerns about how this person is treating you? You may reach our Chief Compliance Officer, Jessica Rios, at (305) 377-1941, and your concerns will be addressed immediately.