



Four Points Advisors, LLC | Form CRS Customer Relationship Summary | June 30, 2020

The Firm is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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://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 portfolio management, and financial planning. We offer our services to investors who typically have a minimum of \$50,000 in liquid assets for investment. Four Points Advisors does not require a minimum account size. We accept discretionary authority over client assets. For discretionary investment accounts, the client gives us the authority to make trades when we feel it is appropriate, without consulting the client in advance, which may be subject to certain limitations such as investment mandates, required minimum distributions, and other required events.. We customarily provide continuous and regular management services to our separately managed accounts. We maintain legacy non-discretionary investment accounts, where the client must give us specific approval before we make any trades. However, we do not offer these accounts at the present time, non-discretionary accounts limit our ability to proactively manage the account. All investment management activities and recommendations are provided directly by Four Points Advisors.

While we do not accept custody of client assets, we work with qualified custodians.

For additional information about the services we provide, please see our Form ADV Part 2A Item 4 and Item 7 of our Firm Brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/171720>.

- Key questions to ask your 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?

Clients can engage the Firm to provide investment advisory services on a fee-only basis. Advisory fees are payable quarterly, in advance, and are based on a percentage of the market value of assets under management for a particular client. Four Points Advisors does not receive performance- or incentive-based compensation from its clients. The Firm's fee schedule is as follows:

Market Value of Client Assets	Annual Fee (%) of Assets
\$0 - \$2,000,000	1.75% (Negotiable)
\$2,000,001 - \$5,000,000	1.25% (Negotiable)
Over \$5,000,000	Negotiable

Our fees are separate from any fees or expenses assessed by outside parties including fees related to investments such as mutual funds, ETFs, and product level fees. You will incur a transaction fee when we buy and sell an investment for you. You will also pay fees to an unaffiliated custodian that will hold your assets. Four Points Advisors, LLC does not receive or share in any compensation related to these outside charges and fees.

You will pay fees and costs whether you make or lose money on your investments, and 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 about the fees we charge, see Form ADV, Part 2A Item 5 of our Firm Brochure, and our Investment Advisory Agreement, which is available at <https://adviserinfo.sec.gov/firm/summary/171720>.

- Key questions to ask your financial professional:

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 as a fiduciary 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 recommendation(s) we provide you.

The Firm permits Employee personal trading, and maintains records as required under the Advisers Act. Our policies seek to prevent Employees from making competing transactions, trading against, or front-running client investments. The Firm may recommend that clients use the execution services offered by Four Points Capital Partners, LLC ("FPCP"), an affiliated broker/dealer registered with the SEC and the Financial Industry Regulatory Authority ("FINRA") where the account may be held or transactions executed. FPCP will usually receive compensation when acting as a broker-dealer executing transactions for Four Points Advisors accounts.

For additional information on conflicts of interest and how they are managed, please see our Form ADV, Part 2A Item 11 of our Firm Brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/171720>

- Key questions to ask your financial professional:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Investment professionals are compensated in the form of a quarterly payment based upon an agreed percentage of the amount of client assets they service, as well as discretionary annual bonuses based on criteria such as merit, employee performance, market performance, etc. Professionals may receive compensation for earning new client business or expanding current relationships in the form of discretionary quarterly bonuses. Four Points Advisors does not compensate Investment professionals employed by the Firm on a transaction basis.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our professionals.

- Key questions to ask your financial professional:

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

ADDITIONAL INFORMATION ABOUT OUR SERVICES

For additional information about our services please visit our website www.4pointsadvisors.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (646) 300-6129.

- Key questions to ask your financial professional:

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?