MONTGOMERY CAPITAL ADVISORS, LLC

FORM CRS – CLIENT RELATIONSHIP SUMMARY

JUNE 16, 2026

Item 1. Introduction
Montgomery Capital Advisors, LLC ("MCA," "we," "us," or "our") 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 retail investors to understand these differences.

Free and simple tools are available at Investor.gov/CRS which provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services
WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We provide discretionary investment management services to retail investors, including individuals, trusts, and estates. We monitor client portfolios on an ongoing basis as part of our investment advisory services.

We manage client accounts on a discretionary basis, which means we buy and sell investments in your account without obtaining your approval before each transaction. Clients may impose reasonable written restrictions on the management of their accounts.

Investments may include stocks, bonds, mutual funds, exchange-traded funds (ETFs), municipal securities, certificates of deposit (CDs), and other securities consistent with a client's investment objectives and risk tolerance.

We generally require a minimum account size of $750,000 and a minimum annual advisory fee of $10,000, although exceptions may be made at our discretion. For additional information regarding our services, please refer to Items 4 and 7 of our Form ADV Part 2A Brochure.

Conversation Starters:
- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments for me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Item 3. Fees, Costs, Conflicts and Standard of Conduct
WHAT FEES WILL I PAY?

We charge an asset-based advisory fee that is calculated as a percentage of assets under management and billed quarterly in advance.

Because our fee is based on the value of assets under management, we have an incentive to encourage you to increase the assets in your account.

For certain fixed-income accounts, accrued interest may be included in the account value used to calculate advisory fees. Additional information regarding this practice is available in Item 5 of our Form ADV Part 2A Brochure.

In addition to our advisory fee, you may incur other fees and costs, including custodian fees, brokerage charges, mutual fund expenses, ETF expenses, transaction fees, and other investment-related expenses.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce the 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 regarding fees and costs, please see Item 5 of our Form ADV Part 2A Brochure.

Conversation Starter:
• Help me understand how these fees and costs might affect my investments. If I invest $10,000, 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 a fiduciary duty to act in your best interest and not place our interests ahead of yours. At the same time, the way we earn compensation creates certain conflicts of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide. For example, because we charge an asset-based fee, we have an incentive to encourage you to increase the assets in your account.

MCA is compensated through client advisory fees based on assets under management. We do not receive commissions for securities transactions.

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated through salaries, owner distributions and the profitability of the firm. They do not receive commissions, sales loads or transaction-based compensation.

Item 4. Disciplinary History
DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Neither MCA nor our financial professionals have any legal or disciplinary events. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Item 5. Additional Information

For additional information about our advisory services, please review our Form ADV Part 2A Brochure and other filings available through the SEC's Investment Adviser Public Disclosure website or visit our website at www.montcapital.net. If you would like additional, up-to-date information or a copy of this CRS, please contact our office at (212) 201-7911.

Conversation Starters:
• 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?