Eagle Capital Advisors, LLC
Client Relationship Summary
Form CRS – ADV Part 3

December 31, 2025

Eagle Capital Advisors LLC (Eagle) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. There are other types of financial services professionals (e.g., broker-dealers) with different services and fees who can help you with financial investment decisions. It is important for retail investors to understand the differences between investment advisory and brokerage services. There are free and simple tools available to research firms and financial professionals at the SEC website *Investor.gov/CRS* which also provides educational information about investment advisers, broker-dealers, and investing. You should carefully consider which types of accounts and services are right for you. This document provides you with a summary of our services and fees.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors. We offer personalized, discretionary investment management, acting as a dedicated fiduciary on your behalf. This means we are legally obligated to prioritize your financial interests above our own. We structure customized portfolios that are aligned with your unique investment goals using a mix of equity, debt, and other marketable securities. We maintain discretionary authority, which means we have complete authority over the timing, selection, and number of shares purchased or sold for your account. Every account receives a formal review at least quarterly, with continuous monitoring in between. We serve individuals, corporations, non-profits, trusts, estates, and retirement plans, with no minimum account size required to start. Additional information regarding our services and relevant experience including designations, licenses, and education can be found in our Form ADV, Part 2B Brochure.

> ***Conversation Starters, Ask your financial professional-***
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> *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?*

How will you choose which investments to recommend to me?

Eagle is independent, employee owned, and we do not sell products. We are unbiased in the investments that we purchase for you. We've developed investing principles that guide us: a long-term investment horizon, individual security selection grounded by the relationship of fundamental valuation, customized portfolio construction, and risk budgeting.

> ***Conversation Starters, Ask your financial professional-***
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> *Help me understand how 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 fees will I pay?

For our services you will be charged an asset-based advisory fee, assessed quarterly on the investments and any cash in the advisory account as of the last business day of March, June, September and December. Our standard fee schedule is 1.0% on the first $3 million of assets under management, and ¾ of 1% thereafter, however fees may be discounted in certain circumstances based on client relationships. You may cancel your investment management contract with us at any time, with pro-rated fees due upon cancellation. Because our fees are based on the amount of assets under management, the more assets there are in your advisory account, the more you will pay in fees.

Other Fees and Costs: In addition to our principal fees disclosed above, custodians and brokers may charge for certain transactions including securities brokerage commissions, mark-ups, and mark-downs on fixed-income transactions, margin costs, Fed wire transfers, and other fees on brokerage accounts and security transactions. More details are available in Form ADV 2A. 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 the fees and costs you are paying.

Conversation Starters, Ask your financial professional-
What are your legal obligations to me when acting as my investment adviser?
How does your firm make money?
How might your conflicts of interest affect me?

What are your legal obligations as my investment adviser?

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 can affect the investment advice we provide you. Here are some examples to help you understand what this means. Our fees increase with higher assets under management, retirement account rollovers or new asset contributions may present a conflict of interest. Therefore, the firm may have an incentive to encourage a retail investor to increase their account assets.

Conversation Starters, Ask your financial professional-
Does your firm or any of your professionals have any legal or disciplinary history?

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

Yes. You can visit the SEC website: Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information:
You can find additional information about our firm's investment advisory services on the SEC website Investor.gov/CRS by searching CRD #173730. You may also contact Susan Frois, CCO at 203-574-0069, or by visiting our website at www.eaglecapitaladvisors.com

Conversation Starters, 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?

Who is my primary contact at Eagle and who can I speak with if I have concerns about how this person is treating me?

Each client has direct contact with investment professionals at Eagle who are registered with the SEC. Susan Frois, Chief Compliance Officer, is the direct contact for day-to-day inquiries. Michael R. Pelosi is the direct contact for investment advisory concerns. They can be reached on (203) 574-0069.