**ITEM 1: INTRODUCTION**

Prime TRUST Advisors, LLC. (“PrimeTRUST”) is an investment advisory firm registered with the Securities and Exchange Commission as an Investment Adviser. We are providing this to summarize those important matters you should consider when either securing or retaining investment services. Brokerage firms and investment advisory firms are different in their approach to providing investment services to retail clients. Because service and fee arrangements offered by brokerage firms and investment advisory firms differ, *it is important for investors to understand those differences*. Free and simple informational tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS). This site also provides educational materials about broker-dealers, investment advisers, and investing.

**ITEM 2: RELATIONSHIP AND SERVICES**

***What investment services and advice can you provide me?***

PrimeTRUST offers financial planning and portfolio management services to help you achieve your goals by managing and coordinating the investment activity among your various personal investment accounts. A standard element of our service includes periodic monitoring—at least annually--of your progress towards achieving your goals and your investment expectations. To construct your portfolio, we have access to a full menu of carefully screened investment and financial product offerings according to our quality-control selection criteria. Investment offerings include equity securities, mutual funds, ETFs, and money market funds. All investments in your account are held by our outside custodian Fidelity Investments. Fidelity will provide you with periodic account statements. Other financial products may include annuities offered by select insurance companies.

PrimeTRUST has a ***[fiduciary duty](#Fiduciary_duty" \o "An investment adviser’s obligation to act in the best interest of its client is an overarching principle that encompasses both the duty of care and the duty of loyalty. The duty of care requires an investment adviser to provide investment advice in the best interest of its client, based on the client’s objectives. Under its duty of loyalty, an investment adviser must eliminate or make full and fair disclosure of all conflicts of interest which might incline an investment adviser— consciously or unconsciously—to render advice which is not disinterested such that a client can provide informed consent to the conflict.)*** to you. We must put your interests before our own when giving you advice. Inevitably conflicts of interest may arise and, although we try to avoid them, it is our duty to disclose any conflicts to you so that you can consider that within the context of the advice given to you by us.

Additional Information: You can find more detailed information about our services and important disclosure information in our firm’s FORM ADV, PART 2A Brochure (*see Items 4, 7 and 13*). This information is found on our website at [www.PrimeTRUSTAdvisors.com](http://www.PrimeTRUSTAdvisors.com).

***Be sure to ask us -***

* ***G******[iven my financial situation, should I choose an investment advisory service? Why or why not?](#Question1" \o "PrimeTRUST believes that investment advisory services best supports your situation because our fiduciary services model gives you independent, goal-based financial planning services coordinated with investment management services and monitoring of your progress towards your goals and objectives. On the other hand, if you are more comfortable setting your our goals and objectives in an unassisted manner and you like to proactively manage and monitor your own investments and are just looking for assistance with security selection ideas, you may prefer a relationship with a broker-dealer.)***
* ***H******[ow will you choose investments to recommend to me?](#Question2" \o "PrimeTRUST will select a mix of carefully screened investments to create a diversified portfolio that best aligns with your risk tolerance and your return expectations to help you achieve your goals and objectives.)***
* ***W******[hat is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?](#Question3" \o "PrimeTRUST has secured the Series 65 securities license administered by the Financial Industry Regulatory Authority (FINRA) which is the securities license required for individuals to act as investment advisors in the United States. From our many years of experience in serving institutional clients as investment advisors to their retirement plans, we bring forth to individual investors the same institutional-quality experience of diligence and care to create and advise on financial planning, funding, investment management strategies, investment selection, and performance monitoring to help individuals achieve their future goals.)***

**ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

***What fees will I pay?***

Financial Planning Services - We charge a one-time, fixed fee for financial planning services, which generally ranges between $600 and $2,000. The fee is negotiable depending upon the complexity and scope of the plan, your financial situation, and your objectives.

Portfolio Management Services - Our fee for portfolio management services is based on a percentage of the assets in your account. We deduct our fee directly from your custodial account on a quarterly basis. Charging asset-based fees may present a conflict of interest as the more assets there are in an investor’s advisory account, the more the investor will pay in fees, and the firm may, therefore, have an incentive to encourage an investor to increase the assets in their account.

Other Fees and Costs – In addition to the fees that we charge, you may incur additional fees and costs for maintaining an investment account. The types of fees typically include custodial fees, account maintenance fees, mutual fund and ETF product fees, and other transactional/trading and product-based fees. 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. We strongly encourage you to consider the fee information question directly below.

Additional Information: You can find more detailed information about our fees and important disclosure information in our firm’s FORM ADV, PART 2A Brochure (see Item 5). This information is found on our website at [www.PrimeTRUSTAdvisors.com](http://www.PrimeTRUSTAdvisors.com). You may request a copy by calling (864) 552-4020.

***Be sure to ask us -***

* ***H******[elp 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?](C:\\Users\\Chip\\AppData\\Local\\Microsoft\\Windows\\INetCache\\Content.Outlook\\RW0SRSZT\\directly" \l "Question4" \o "Fees and costs are deducted directly or indirectly from your account and, therefore, can reduce the value of your account. For example, for an account of $10,000, using the fee schedule above, PrimeTRUST would deduct $37.50 each quarter from your account. Fidelity Investments serves as the custodian of your account and they maintain their own fee schedule. Currently, Fidelity does not charge a custodial fee or an account maintenance fee. Transaction fees for trading stocks, mutual funds and ETFs with your Fidelity account are $0.00. It is important to note that mutual fund and ETF products typically have their own fees to cover the operational costs of managing the investment product. You do not directly pay these fees since mutual fund and ETF products credit your account with investment returns (or losses) net of fees. Such fees can vary their amount, but such fees usually range somewhere between 0.00% to 1.00% of the portion of your account allocated to any such products. Therefore, you would expect to indirectly pay no more than $100 per year for such investment products for a $10,000 account. Many mutual fund products may also charge a front-end load or commission; it is our practice, however, to avoid using such funds. Please ask us if you have additional questions about fees.)***

***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 must act in your best interest and not put our interests ahead of yours. However, the way we make money often creates some conflicts with your interests. As a firm, we make money from the fees we receive for providing financial planning and for portfolio management services. We also make money from commissions we receive from insurance companies for those occasions when we sell annuity products. You should understand and ask us about these conflicts because they can affect the advice we provide you. Here are some examples to help you understand what this means:

* When we make a recommendation to rollover money from your 401(k) plan to an IRA account, we will make money on the fees we charge for managing your IRA account; whereas we do not make money as long as your investments remain in your 401(k) plan.

Additional Information: You can find more detailed information about our potential conflicts of interest and important disclosure information in our firm’s FORM ADV, PART 2A Brochure (*see Item 5* – *Compensation for Sales of Securities and or Other Investment Products*). This information is found on our website at [www.PrimeTRUSTAdvisors.com](http://www.PrimeTRUSTAdvisors.com). You may request a copy by calling (864) 552-4020.

***Be sure to ask us –***

* ***H******[ow might your conflicts of interest affect me, and how will you address them?](C:\\Users\\Chip\\AppData\\Local\\Microsoft\\Windows\\INetCache\\Content.Outlook\\RW0SRSZT\\fit" \l "Question5" \o "Inevitably, when in the role of providing financial planning services, we will make recommendations of certain financial products that we judge to fit your situation based upon your goals, objectives, and risk tolerance. For our recommendations of investment products to your portfolio, we charge asset-based fees for managing and monitoring your investments and your portfolio. As such, we do NOT receive commissions from investment products. We do, however, receive commissions from insurance companies for the sale of annuity products. In such cases, we do NOT charge asset-based fees on the value of annuity products. As the compensation that we receive from insurance products and investment products differ, it might incline an investment adviser— consciously or unconsciously—to render advice or recommendations which is not disinterested. To mitigate this conflict, we do not tie the compensation from the sale of any specific product to our individual advisors.)***

***How do your financial professionals make money?***

Our financial professionals are primarily compensated by our firm in the form of a regular salary. As an incentive, individual advisors *may* also receive annual bonus compensation based upon the revenue that our firm receives for providing its services.

**ITEM 4: DISCIPLINARY HISTORY**

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

Yes. Disciplinary information related to PrimeTRUST and any of its financial professionals is available for review using free informational tools for researching firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

Additional Information: You can find more detailed information about disciplinary information and important disclosure information in our firm’s FORM ADV, PART 2A Brochure (*see Item 9* *– Disciplinary Information*). This information is found on our website at [www.PrimeTRUSTAdvisors.com](http://www.PrimeTRUSTAdvisors.com)

***Be sure to ask us –***

* ***A******[s a financial professional, do you have any disciplinary history? For what type of conduct?](#Question6" \o " Yes. In June 2015, SC Securities Division initiated an administrative proceeding with PrimeTRUST Advisors and Julian G. Hunt, Jr. for the untimely filing of Form U-4 to the Division to report a tax lien disclosure. Each paid a civil penalty to the Division and the administrative proceeding was resolved.)***

***Be sure to ask us –***

* ***W******[ho 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?](#Question7" \o "Your primary contact person will be either Chip Hunt or Jamie Hunt. Both individuals are investment advisor representatives of PrimeTRUST Advisors, LLC. If you have concerns about how you are being treated, you are encouraged to call Chip Hunt at (864) 552-4020.)***