UNBOUND
CAPITAL ADVISORS

Unbound Capital Advisors LLC
Form CRS – Customer Relationship Summary
315 West Town Place, Suite 1, Saint Augustine, FL 32095
www.unboundcapitaladvisors.com • 904-888-9494
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Introduction

Unbound Capital Advisors LLC is an investment adviser registered with the State of Florida. Brokerage and investment advisory services differ, and fees vary. It is important for you to understand the differences. Free and simple tools are available for you to research firms and financial professionals at **www.investor.gov/CRS**.

What investment services and advice can you provide me?

We provide financial advisory and investment management services to retail investors, **primarily business owners and their families**, as well as individual investors seeking wealth management support.

- We offer **flat-fee Business Owner Advisory services**, which may include financial planning, tax coordination, cash flow strategies, retirement modeling, and business succession or exit planning.

- We also provide **discretionary investment management services**, where we manage investment accounts on your behalf based on your goals and risk tolerance. You may impose reasonable restrictions in writing.

- For individual clients who are not business owners, we offer a **tiered asset-based wealth management service** that includes ongoing financial planning and investment management.

- Account minimums generally apply: **$1,500/month for business advisory relationships** and **$100,000 in investable assets for discretionary investment management**, which may be waived at our discretion.

- Accounts are monitored on an ongoing basis, with reviews conducted at least quarterly.

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 licenses, education, and other qualifications?"*

What fees will I pay?

Our fees vary depending on the services you choose:

- **Flat Advisory Fees (Business Owners):** Charged monthly in advance as a fixed advisory fee for comprehensive business owner planning and advisory services.

- **Asset-Based Fees (Investment Management):** For accounts we manage, fees are charged quarterly based on a percentage of assets under management (AUM). Fees increase as assets grow, which creates a potential incentive for us to encourage you to add assets to accounts that we manage.

- **Hourly Fees:** We may charge an hourly fee for consulting or project-based planning when agreed upon in advance.

- You will also pay **custodian fees, transaction charges, and fund expenses** (if applicable). We do not receive any portion of these third-party fees.

- **We do not receive commissions** or compensation from financial products.

You will pay fees whether you make or lose money. Fees and costs reduce the value of your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starter:
• *"Help me understand how these fees and costs might affect my investments."*

What are your legal obligations to me?

When we act as your investment adviser, **we are held to a fiduciary standard that covers our entire advisory relationship with you.** This means we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money may create some conflicts with your interests.

Conflicts of Interest:

- We are a **fee-only firm**. We do not earn commissions or third-party payments.
- Because we charge asset-based fees for investment management, we may have an incentive to recommend adding assets to accounts we manage.
- Business advisory clients who add investment management services pay separate fees, but **fees are never charged twice for the same service.**

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

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

No. Our firm and financial professionals do **not** have any legal or disciplinary history to disclose. Visit **www.investor.gov/CRS** for free and simple tools to research our firm and financial professionals.

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

Additional Information

For more information about our services, please refer to our Form ADV Part 2A (Firm Brochure) and Form ADV Part 2B (Brochure Supplement for Michael Knehans). These documents are available by request.

For additional information, visit **www.unboundcapitaladvisors.com** or contact us at **904-888-9494** or **info@unboundcapitaladvisors.com** to request copies of our disclosures.

Conversation Starter:

- *"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?"*