

Symons® Capital Management, Inc.– Form CRS

As of June 2020

Symons® Capital Management, Inc. ("SCM") is registered with the U.S. Securities and Exchange Commission ("SEC") as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

SCM offers investment advisory services to retail investors. These services include separate account management through two individually managed equity focused investment strategies, one tactical asset allocation strategy that uses equity and fixed income ETFs, and one mutual fund, the Symons® Value Institutional Fund (SVTIX).

Our services include ongoing monitoring of your investment portfolio as part of our regular services. These services include periodic reviews at the Client's request. SCM accepts discretionary authority to manage securities on behalf of its clients. SCM has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Generally, SCM will not accept non-discretionary accounts. When SCM does not have discretionary authority, the Client makes all the decisions to purchase or sell securities. SCM has established a minimum account size of \$500,000.00 for our separate account strategies and a minimum account size of \$2,500.00 or \$5,000.00 for SVTIX (depending on the type of account). SCM reserves the right to waive these account minimums. SCM's services and advice are limited to investment management of SCM discretionary strategies. The firm does not provide financial planning, estate planning, insurance planning services, or any other related or unrelated consulting services. For more detailed information about our services, refer to our [Form ADV 2A](#) (also available on symonscapital.com).

QUESTIONS YOU SHOULD 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?

Description of Principal Fees and Costs

Separate account Clients pay a fee which is calculated based on the value of the Client's assets under management (AUM). The fee charged to each client is negotiable, and SCM, in its sole discretion, may charge a lesser investment fee based upon certain criteria (e.g., investment strategy, anticipated future earning capacity, anticipated future additional assets, dollar value of assets to be managed, related accounts and account composition). Fees are deducted directly from Client accounts and may be paid in advance or arrears as indicated by the client agreement. AUM fees range from 0.60% to 1.25% annually.

When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees, and SCM may therefore have an incentive to encourage you to increase the assets in your account.

Description of Other Fees and Costs

All fees paid to SCM are separate and distinct from the fees and expenses that may be charged by other advisors (including mutual funds and/or ETFs), custodians, banks and brokers. Other fees charged to you that are related to your account are fees paid to the custodian and broker and fees related to mutual funds and ETFs.

SCM Clients who are shareholders of the Symons Value Institutional Fund (SVTIX) will not be charged a separate management fee on these assets in addition to the mutual fund expenses.

Form CRS Relationship Summary

Additional Information

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.

The fees for investment advisory services are described in further detail in our firm's ADV, in particular, Part 2A brochure, Items 5.A., B., C., and D ([Form ADV 2A](#)) available at www.symonscapital.com.

- *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 in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates 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.

SCM serves as the investment adviser to the Symons® Value Institutional Fund (the Fund). When consistent with Client investment objectives, SCM may recommend that Clients invest account assets in the Fund. Managing a Client's assets through a mutual fund offers certain efficiencies and economies to SCM that may result in the Fund being more profitable to SCM than the fees received from managing a separate account would be. SCM Clients who are shareholders of the Fund will not be charged a separate management fee on these assets in addition to the mutual fund expenses.

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

For more detailed information regarding conflicts of interest, please see our Form ADV, Part 2A brochure available at www.symonscapital.com.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid a salary and other non-cash compensation in the form of an employee benefits package. Our financial professionals can earn a bonus and additional compensation based on exceptional client service, retaining client relationships, developing new client relationships and the financial results of the firm.

The factors which affect how much our financial professionals are paid include the time and complexity required to meet the requirements of the duties associated with their position in the firm.

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

No. SCM does not have any legal or disciplinary history. Please see Investor.gov/CRS for a free search tool to research SCM and our financial professionals.

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

ADDITIONAL INFORMATION

You may find additional information about our firm on the SEC's website at www.adviserinfo.sec.gov. Please call us at 412-344-7690 to request a copy of our current relationship summary.

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*