

Allred Capital Management, LLC
d/b/a: Allred Capital Management
June 16, 2020 - FORM CRS



Allred Capital Management is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Selection of Other Advisers; Asset Allocation Services; Family Office and Wealth Planning Services; Sponsor and Manager of Wrap Fee Program(s); Sponsor of a Wrap Fee Program(s)**. For a description of each service listed above, refer to our Form ADV Part 2A disclosure by clicking the following link: <https://adviserinfo.sec.gov/firm/brochure/297533> Refer to Items 4, 7, 13 and 16.

You may find additional information related to our wrap fee program by clicking the following link to our [Allred Capital Management Form ADV Part 2 Appendix 1 Wrap Fee Program Brochure](#). Refer to Items 4 and 5.

Account Monitoring If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and review them with you on a periodic basis, at a minimum annually.

Investment Authority We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings

We offer advice on the following types of investments or products: equity securities, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, variable annuities, mutual fund shares, options contracts on securities, money market funds, real estate, REITs, PIPEs, derivatives, structured notes, ETFs, interests in partnerships investing in real estate and interests in partnerships investing in oil and gas interests.

Account Minimums and Requirements In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Key Questions to 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our ADV Part 2 Brochure by clicking the following link: <https://adviserinfo.sec.gov/firm/brochure/297533>.

- **Wrap Program Asset-Based Fees** - Payable quarterly in advance, based on the balance at end of billing period. Asset-based fees associated with a wrap fee program are generally inclusive of most transaction costs and fees to a broker-dealer or bank that has custody of the assets. Asset-based fees that are not in a wrap fee program are not inclusive of most transaction costs and fees.
- **Product and Custodial Level Fees (see below):**

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Internal expenses related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities (Non-Wrap Account); and
- Other product-level fees that may be associated with specific investments

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will be reflected in your performance over time. Please make sure you understand what fees and costs you are paying.

Key Questions to Ask Your Financial Professional

- **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 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.

- ***Third-Party Payments:*** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. You are under no obligation to purchase any insurance products through our representatives.
- ***Custodial Services:*** We participate in the Raymond James service program with our custodian. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. This creates an incentive for the Adviser to continue to recommend Raymond James to its clients.

Refer to our ADV Part 2 Brochure: <https://adviserinfo.sec.gov/firm/brochure/297533> to help you understand what conflicts exist.

How do your financial professionals make money?

Our Company and the financial professional servicing your account(s) are compensated in the following ways: Salary and Discretionary Bonus. Financial professionals' compensation is based on the following factors: Based on the amount of client assets they service; The revenue the firm earns from the person's services or recommendations.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 214-965-7695 or on our website: www.allredcapitalmanagement.com

Key Questions to 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?**