

## **Matrix Asset Advisors, Inc.**

### Client Relationship Summary (Form CRS) – March 30, 2021

Matrix Asset Advisors, Inc. (“Matrix Asset Advisors,” the “Firm,” “us,” “we,” or “RIA”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it’s important for the retail investor to understand the difference. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

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Matrix Asset Advisors provides investment advisory services to retail clients in the form of investment advisory services using a number of different strategies including both equity and fixed income strategies. When deemed appropriate, we can utilize both of our affiliated mutual funds. We also serve as a sub-advisor to numerous other registered investment advisory organizations and non-affiliated broker-dealers who sponsor wrap/SMA programs (“Wrap Programs”) and model/UMA programs (“Platform Providers”) using these strategies. We also provide advisory-only services to corporate retirement plans, serving as the “quarterback” and overseeing various aspects of the 401(k) program. We also offer the Matrix Complete Wealth Management (MCWM) program for those seeking a comprehensive solution for managing investable assets in a more diversified approach across a broad variety of asset classes, with lower variance to the major benchmarks. As part of our investment services we will review your account on an ongoing basis. Unsupervised assets aside (e.g. legacy holdings), our investment management agreement provides discretionary authority for trading. Accounts are typically reviewed weekly, and we will also perform a more in-depth review of accounts on a monthly and quarterly basis. At the end of each quarter we will provide you with a portfolio report with commentary. We suggest a minimum of \$500,000 for investment services. For accounts in the Matrix Dividend Income Strategy, we require a minimum of \$100,000. In some cases, we will enter into incentive fee arrangements with qualified clients at their election, whose accounts meet the minimum of \$10,000,000.

For additional details regarding the types of investment services and advice available to you, please see Item 4 and Item 7 of our [Form ADV Part 2A](#) which can be found at the following link: [adviserinfo.sec.gov/firm/summary/107408](https://adviserinfo.sec.gov/firm/summary/107408)

#### *Conversation Starter:*

- *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 licenses, education and other qualifications? What do these qualifications mean?*

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

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As part of our investment management services, you will be charged an annual fee, calculated quarterly in advance, based on the amount of assets under management at that time. Our fees for retail clients range from 0.25% to 1% depending on investment service and strategy(s) being employed, and the value of the assets under management. Under certain circumstances fees are negotiable. For asset-based fees, the more assets that are in your account, the more you will be paying in fees, so we have an incentive for you to increase the amount of assets in your account. Additionally, you will pay all margin interest (when used at your request) and fees, mutual fund expenses (of non-Matrix Mutual Funds), custodian fees and/or similar charges incurred in connection with transactions in accounts, from the assets in the account to the custodian. When we employ either of Matrix’s Mutual funds you pay a fee charged by the fund but are not charged by the RIA on those investments.

*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.*

For more detailed information regarding the fees and costs you are paying please visit the [Form ADV Part 1](#) Item 5.E or [Form ADV Part 2A](#) Item 5 and Item 6 at the following link: [adviserinfo.sec.gov/firm/summary/107408](https://adviserinfo.sec.gov/firm/summary/107408)

*Conversation Starter:*

- *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 advisor? How else does your firm make money and what conflicts of interest do you have?**

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*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 to you. Here are some examples to help you understand what this means:*

For smaller pools of assets, Matrix may allocate these assets to our two affiliated mutual funds. While not applying our advisory fee, we could be incentivized to allocate client assets to these mutual funds as the funds charge a fee. This presents a conflict of interest given Matrix's material financial interest as the advisor to the funds.

For additional details regarding potential conflicts of interest for us, please see Item 8 and Item 10 of our [Form ADV Part 2A](#) which can be found at the following link: [adviserinfo.sec.gov/firm/summary/107408](https://adviserinfo.sec.gov/firm/summary/107408)

*Conversation Starter:*

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

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

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Our employees are paid through the salary they earn as Matrix Asset Advisors employees and discretionary bonuses which are tied to Firm level performance and profitability.

For additional details regarding other compensation of our financial professionals, please see Item 14 of our [Form ADV Part 2A](#) which can be found at the following link: [adviserinfo.sec.gov/firm/summary/107408](https://adviserinfo.sec.gov/firm/summary/107408)

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

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No. For a free and simple tool to research us and our financial professionals go to [Investor.gov/CRS](https://Investor.gov/CRS).

*Conversation Starter:*

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

**Additional Information:**

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For additional information regarding our firm or advisory services, please see visit the IAPD website to view a copy of our Form ADV. Retail investors can always find a copy of our Form CRS at [matrixassetadvisors.com](https://matrixassetadvisors.com) or by calling the following phone number: (212) 486-2004.

*Conversation Starter:*

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

## Matrix Asset Advisors, Inc.

Client Relationship Summary (Form CRS) – ~~June 30, 2020~~ March 30, 2021

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