

**Form CRS Relationship Summary**  
**March 13, 2023**

Champion Advisors LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences.

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.

## **Relationships and Services**

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

We offer investment advisory services to retail investors by providing direct investment supervisory and asset-management services for individual, accredited, and institutional clients. We directly manage investment assets with long-term capital appreciation and income objectives by utilizing various asset class funds. Portfolios are customized to meet your unique risk characteristics and investment objectives. You may impose restrictions on investing in certain securities. We use Buckingham Strategic Partners to provide fixed income portfolio construction in addition to administrative services. Buckingham Strategic Partners also provides sub-advisory services with respect to clients' fixed income accounts. Monitoring investments is offered as part of our standard service. Frequency depends upon the size and objective of each account.

The investment advisory agreement that you enter with us provides that you grant us complete discretion (through limited power of attorney) to determine both the securities purchased and sold and the amounts of those purchases and sales. We follow the investment strategy as set forth in the investment advisory agreement. You may place restrictions on our discretion in writing.

We do not limit our advice to a particular type of investment.

We do not have any requirements for retail investors to open or maintain an account or establish a relationship, such as minimum account size or investment amount.

Additional information about our advisory services is located in the Advisory Business section of our [Firm Brochure](#) and on our [website](#).

Conversation  
Starters

***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?***

## **Fees, Costs, Conflicts, and Standard of Conduct**

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

The initial fee is based on the custodian's valuation of your account at close of market on the first day the account is fully funded, and the fee is charged on a prorated basis to the close of the quarter. Thereafter fees are based on the custodian's valuation of your account at the close of market on the last business day of the preceding quarter. Fees, which are deducted from your account(s), include accrued interest and pending trades and are charged quarterly in advance at the rate of one quarter of the annual percentage agreed to in the investment advisory agreement.

We do not maintain a standard fee schedule applicable to individual managed accounts. Fees are negotiated on a case-by-case basis based upon factors determined by us to be material including but not limited to account size and servicing requirements. Management fees will not exceed 1.0%.

Because we charge an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees. We may therefore have an incentive to encourage you to increase the assets in your account.

Investing in mutual funds and ETFs will incur the investment company's set of internal fees for the fund's investment management, marketing, administration, and marketing assistance (also applies to any money market fund purchased in your account) and may incur the custodian's transaction fee for providing access to a universe of mutual fund families through one account.

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. Additional information about our fees is located in the Fees and Compensation section of our [Firm Brochure](#).

***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 is an example to help you understand what this means.

Mr. Tucker is licensed in Texas to sell term and permanent life insurance and fixed annuity contracts. Commissions on such products are regulated by the Texas Insurance Commission, are set by the insurance company selected by the client and are not negotiable.

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

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

Mr. Tucker is compensated based on revenue generated from assets under management and on insurance commissions. Our other financial professionals are employees of the firm and are paid a fixed salary.

## **Disciplinary History**

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

## **Additional Information**

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For additional information about our investment advisory services, please visit our [website](#). For up-to-date information and to request a copy of the relationship summary, please call 281-822-0909.

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