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## FORM CRS DISCLOSURE BROCHURE

March 20, 2025

### Item 1: Introduction

Anchor Capital Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment adviser, and investing.

### Item 2: Relationships and Services

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

We offer Wealth Advisory and Investment Management services to retail investors by providing financial advice and investing based on the individual needs of the client. Portfolios may be invested in one of our individually managed strategies, or in non-affiliated mutual funds, exchange traded funds, limited partnerships and structured notes or a combination of the aforementioned. We also offer financial planning services to clients requiring such services.

#### **Monitoring**

Anchor monitors client assets on a regular basis as part of our standard service. Monitoring is based on a number of factors, including risk, income and/or client objective changes.

#### **Investment Authority**

Typically, a client will grant us discretionary authority by executing an investment management agreement which includes language giving us authority to invest their assets consistent with the objectives and limitations delineated.

#### **Limited Investment Offering**

We don't have specific limitations on the types of advice or products that we offer.

#### **Account Minimums and Other Requirements**

We accept clients with a minimum of \$1 million of investible assets at a relationship level.

**Additional information.** For more information about our services, go to <https://anchorcapital.com/> to review Part 2 of Form ADV.

**Conversation Starters.** 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?**

### Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

Our fee is a percentage of each client's assets under management, which means the more assets in a client's account, the more the client will pay in fees. This may cause the firm to have an incentive to encourage the investor to increase the assets in their account. Our fees are inclusive of all wealth management advice and implementation of our strategies, however we may recommend non-affiliated investment strategies such as mutual funds, ETFs, separate accounts or private placements which charge an imbedded fee separate from

our fee. We may use both “no-load” and “load” mutual funds but keep no commissions or fees. Fees are generally charged quarterly in advance, based on the prior quarter-end market value. Clients may also bear transaction fees when investments are traded and any fees paid to the broker-dealer or bank that maintains each account (custody fees). 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 information about our fees please review Item 5 of Part 2 of Form ADV on our website <https://anchorcapital.com/>.

**Conversation Starter.** 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?**

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

- We manage accounts for multiple clients and we allocate our time based on each client’s needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individual needs of each client.
- Some of the broker-dealers we trade with allocate a portion of the commissions our clients pay to be used by us for research. These “soft dollar” arrangement help our firm make investment decisions, but they may have the effect of increasing clients’ transaction costs.

**Conversation Starter.** Ask your financial professional—

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

**Additional information.** For more information about conflicts of interest between us and our clients please review Part 2 of Form ADV on our website <https://anchorcapital.com>

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

Our financial professionals receive a salary and may receive a discretionary bonus based on the success of the individuals’ efforts.

Item 4: Disciplinary History

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

Yes  No

Visit <https://adviserinfo.sec.gov/> for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional—

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

**Item 5: Additional Information**

**Additional information about our services** can be found on our website at <https://anchorcapital.com/>. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Stephen J. Cavagnaro, Director of Private Clients at 617.368.3828.

**Conversation Starter.** 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?**