

**McAllister Capital Management (MCM)**  
Form CRS Customer Relationship Summary, January 2025

**Introduction**

McAllister Capital Management is registered with the Securities and Exchange Commission as a Registered Investment Advisory Firm. 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 [www.investor.gov/CRS](http://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?**

We offer investment advisory services to retail investors, assisting them in achieving long-term investment goals. We follow a disciplined **Investment Management Process** that includes:

**Goals/Objectives:** Identification of specific client goals, objectives and constraints.

**Asset Allocation:** Determination of appropriate mix between asset classes (stocks, bonds, cash).

**Manager Selection:** Screen appropriate managers for each asset class. Managers are accessed through no-load funds and ETFs.

**Performance Monitoring:** Continuous monitoring of portfolio for overall performance. Specific managers are monitored for relative performance, consistency of management and adherence to disciplines. Managers deemed to have become ineffective or inappropriate are replaced.

**Portfolio Rebalancing:** Portfolio is periodically rebalanced ensuring actual allocation adheres to targeted allocations.

We exercise discretion over accounts, which means we don't normally contact you each time we make portfolio adjustments (buys, sells).

**Given my financial situation, should I choose an Investment Advisory Service? Why or why not?**

Some individuals may have the investment knowledge, time and emotional temperament to manage their own investments successfully. For others, employing the services of an investment professional is beneficial. If so, we believe it is best to use a Registered Investment Advisor that works exclusively in a fiduciary capacity.

**How will you choose investments to recommend to me?**

We screen appropriate funds (open-end mutual funds, exchange traded funds, etc.) based on historical performance, manager consistency, process consistency, and fees.

**What is your relevant experience, including your licenses, education and other qualifications?**

Lyle McAllister, Jr. started the firm in 1995. He has been in the financial services industry since 1983. While having attained numerous certifications over the years, he currently holds both a Series 63 and Series 65 license. Sheldon Ford started at MCM in 2009. She holds a Series 65 License. Lyle McAllister, III CPA, CFP® began with MCM in March 2021. He holds a Series 65 license.

**What do these qualifications mean?**

These qualifications mean the advisors have passed the regulatory requirements to act as registered investment advisor representatives.

**What fees will I pay?**

Our clients compensate MCM according to the following **annual** fee schedule, billed quarterly, based on assets valued on the final business day of each quarter:

First	\$500,000	0.0100
Next	\$500,000	0.0075
Next	\$500,000	0.0050
Over	\$1,500,000	0.0025

Advisory fees are assessed whether you make or lose money on your investments in any given quarter. 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.

**Is there an account minimum to open an account or maintain a relationship?**

We do not have required minimum account restrictions.

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

We do not have any negative disciplinary history. You can go to [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free way to research the Advisor and its representatives.

**For additional information:**

Form ADV [https://www.adviserinfo.sec.gov/IAPD/content/ViewForm/crd\\_iapd\\_stream\\_pdf.aspx?ORG\\_PK=115613](https://www.adviserinfo.sec.gov/IAPD/content/ViewForm/crd_iapd_stream_pdf.aspx?ORG_PK=115613)  
Part 2 Brochure

[https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=605296](https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=605296)

**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?**

If you invest \$10,000 with us, the whole \$10,000 goes to investments (with your target allocation in mind). Fees are paid quarterly and deducted from your account. Per our fee schedule above, the annual fee on this account would equal \$100.

**What are your legal obligations to me when providing advice?**

We work exclusively in a fiduciary capacity. That means that, by law, we are required to act in our clients' best interests at all times.

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

We work on a fee-basis exclusively, and accept no other compensation from financial service firms or anyone else to use their financial products. We do this to minimize client conflicts of interest. While this serves to minimize conflicts of interests, nothing can eliminate all conflicts. For example, if we recommend you add assets to your portfolio with us, our income would increase because your portfolio size value has increased.

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

While we act always in a fiduciary capacity, acting in the best interests of our clients, we realize communication and transparency are critical. If any perceived conflicts cannot be resolved, we are willing to resign.

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

We are all salaried employees.

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

Neither our firm nor any employee has ever been the subject of a formal complaint.

**For additional information about our services,**

If you would like additional, up-to-date information or a copy of this disclosure, please call (601) 362-1000.

**Who is my primary contact person?**

Lyle L McAllister (601) 362-1000 [lyle@mcallistercapital.com](mailto:lyle@mcallistercapital.com)

**Is he a representative of an investment adviser or a broker-dealer?**

Lyle McAllister is a Registered Investment Advisor Representative.

**Who can I talk to if I have concerns about how this person is treating me?**

Sheldon Ford (601) 362-1000 [sheldon@mcallistercapital.com](mailto:sheldon@mcallistercapital.com)