Form ADV Part 3 – Client Relationship Summary

Date: 07/25/2023

Item 1: Introduction

FAMILY DYNASTY ADVISORS LLC is an investment adviser offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit *www.investor.gov/CRS* for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

***Questions to ask us*: 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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments). As part of our standard advisory services, we monitor the securities held in your account(s) on an ongoing, continuous basis. We formally review each client account at least annually. This review is done to monitor your portfolio for compliance with your investment objectives and risk tolerance. This review is a standard part of the asset-based fee you pay. You are responsible to inform us of any changes in your investment objectives and/or financial situation. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. Minimum account size will be at our discretion. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

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

***Questions to ask us*: 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? How might your conflicts of interest affect me, and how will you address them?**

What fees will I pay? What fees will I pay? Our fees are designed to benefit you in two ways. The first way you benefit from our fee structure is by increasing the total assets under management you have in your portfolio. To say it another way, the more asset you have in your portfolio, the lower your applicable fee rate. Our advisor annual fee schedule is as follows: All Assets under Management are charged an annual rate of 0.65%. Fees are billed monthly in advance at the rate of one twelfth of the annual fee shown above and will be deducted from the Account. So as your assets increase, your effective fee rate decreases. The second advantage of our fee arrangement is that it aligns both of our objectives. We each want to see your portfolio maximize its potential profit. You pay our fees even if you do not have any transactions because sometimes doing nothing is exactly the best investment strategy. The advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure**.**

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. If applicable, the same goes for any additional fees you might pay to a custodian or if there happens to be any transactions fees from buying or selling an investment for your account. You will pay fees and cost whether you make or lose money on your investments. **Fees and costs will reduce any amount of money you make on your**

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investments over time. Please make sure you understand what fees and costs you are paying. Please also see our Brochure for additional details.

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 must act in your best interest and not put our interest ahead of yours at any time. Because we adhere to this Fiduciary Standard, we avoid any and all conflicts of interest.

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item.

Item 4: Disciplinary History

***Questions to ask us*: As a financial professional, do you have any disciplinary history? For what type of conduct?**

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit *https://www.investor.gov/* for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

***Questions to ask us*: 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?**

For additional information on our advisory services**, see our Brochure available at https://adviserinfo.sec.gov/firm/summary/297082 and any individual brochure supplement** your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 806-993-7023.

Exhibit A – Material Changes to Client Relationship Summary

We have updated our portfolio management fees.