

June 2020

Redstone Advisors, Inc. is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available which allow you to research firms and financial professionals, and provide educational materials about investment advisers, broker-dealers, and investing at www.investor.gov/CRS.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors and other clients. Our standard services include the development of an individualized investment strategy for you, the execution of that strategy, and actively monitoring your account. We use a team approach for monitoring your account on a daily basis, and provide written reports to you at least quarterly. Your funds are not pooled or mixed with the assets of other clients.

We manage accounts on a *discretionary* basis. When you sign an agreement with our firm, we assume investment authority to buy and sell securities in your account. Our investment strategies primarily focus on investments in fixed income securities with either taxable or nontaxable implications. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is cancelled either by you or our firm. In certain situations, we may offer a *non-discretionary* arrangement where we would execute trades at your direction. The minimum account size is \$1,000,000.

Additional information about our advisory services is found in Item 4 and Item 7 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/107699>.

Some questions you may want to ask:

“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 fees will I pay?

Our fees are established in our written investment advisory agreement. Generally, **asset based fees** are charged in arrears each quarter, calculated using the daily average value of your assets under management. There are instances that we will charge a **flat fee** in place of the **asset based fee**, payable either quarterly or monthly.

The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable.

Other fees, in addition to our firm’s fees, that you may incur include the following:

- Your custodian may charge you a **transaction fee** when we buy or sell an investment for you from a third party broker.
- Brokers or your custodian may charge you a **commission** or an **exchange fee** for certain types of transactions.
- Your custodian may charge an **account maintenance** fee.
- Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time.

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 is found in Item 5 and Item 12 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/107699>.

You may want to ask:

“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.

Additional information is found in our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/107699>.

You may want to ask:

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

How do your financial professionals make money?

Our financial professionals are salaried employees of the firm. They may also be equity shareholders of the firm. There is no compensation for our employees based on the time and complexity required to meet a client’s needs, the products utilized, product sales commission, or trading cost.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our firm’s investment advisory services:

- visit the SEC’s website at www.adviserinfo.sec.gov by searching CRD #107699.
- visit our Website: www.redstoneadv.com
- contact our firm at (316) 687-2143 to request a copy of this relationship summary and other up-to-date information.

“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?”