



ITEM 1 - INTRODUCTION

Capital Advisor Network (“CAN”) is an investment adviser registered with the Securities and Exchange Commission (SEC) offering advisory accounts and services. Brokerage and investment advisory services and their fees differ, and it is essential for you to understand these differences. This document gives you a summary of the types of services and fees we offer. Please visit <https://www.investor.gov/CRS> for free, simple tools to research firms and for educational materials, about broker-dealers, investment advisers, and investing.

ITEM 2 - RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

CAN offers investment advisory services. Our firm manages advisory accounts on a discretionary basis. In a discretionary account, you have granted written investment authority to your financial professional to execute purchase and sale of securities in your advisory account(s) without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our Firm monitors your agreed upon asset allocation target and investments on an ongoing basis to align with your investment goals. Our investment recommendations are not limited to any specific product or service we will design a strategy we believe will help achieve your investment goals. We primarily allocate your assets among mutual funds and exchange-traded funds (“ETFs”) but may also use private investments and in some cases third-party managers to manage a portion of your assets. Our Firm requires a minimum portfolio value of \$5,000 to provide advisory services to you. Financial Planning services can be provided on a stand-alone basis or in conjunction with our investment management services.

QUESTIONS TO 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?

FOR MORE INFORMATION ABOUT OR SERVICES AND ADVICE PLEASE READ ITEM 4, 7, AND 8 HERE:
<https://adviserinfo.sec.gov/firm/summary/297578>

ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Our firm charges an annual investment advisory fee based on a percentage of assets under our management. Our maximum annual investment advisory fee is 2.00%, billed monthly, in arrears, based on the average daily value of assets under our management. We may negotiate a lower fee with you. The more assets in your advisory account(s), the more you will pay in fees therefore, our firm has an incentive to encourage you to increase the assets in your account(s).

Third Party Costs: In addition to our fees, you may pay other fees including: transaction costs, brokerage commissions, internal fees and expenses charged by mutual funds and ETFs and other fees and taxes on brokerage accounts and securities transactions. You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying.

Fees for financial planning and consulting services may be negotiated using a fixed fee or an hourly rate. The fees vary based on the extent and complexity of your individual circumstances and start at \$1,500.

QUESTIONS TO 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?

FOR ADDITIONAL INFORMATION, YOU CAN REFER TO ITEM 5 OF OUR FORM ADV 2A BROCHURE FOUND HERE:
<https://adviserinfo.sec.gov/firm/summary/297578>

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 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: We make money by charging clients an investment advisory fee that is based on assets under management. The more assets there are in a client's account, the more the client will pay in fees. The way the firm makes money – through management fees – presents a conflict of interest because we receive a higher fee the more money you entrust with us, which means that we have an incentive to encourage a client to increase the assets in his or her account and to pursue investment strategies that will seek maximum performance.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

FOR ADDITIONAL INFORMATION, YOU CAN REFER TO OUR FORM ADV 2A BROCHURE HERE:
<https://adviserinfo.sec.gov/firm/summary/297578>

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are generally compensated based on the revenue our firm earns from client accounts in the form of a salary plus bonus.

ITEM 4 – DISCIPLINARY HISTORY

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

ITEM 5 – ADDITIONAL INFORMATION

For additional information, please visit our website <https://www.capitaladvisornetwork.com/> or call at (765) 588-1647 for general inquiries or to receive a copy of Form CRS.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

Summary of Material Changes Form CRS

Capital Advisor Network

March 23, 2026

- Item 3: Fees, Cost, Conflicts and Standard of Conduct – Billing frequency was updated.