

Form ADV Part 3 – Client Relationship Summary

Date: 05/04/2020

Item 1: Introduction

SOUTH SHORE CAPITAL ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services we offer, and our fees. Please visit 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? Our firm primarily offers portfolio management with the goal of preserving and growing the value of your principal and protecting its purchasing power from inflation. In doing so we assess your needs and objectives and build a portfolio that is consistent with your goals. When called upon, we provide financial planning advice. We typically monitor client portfolios on an ongoing basis; and at a minimum quarterly. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the investor makes the ultimate decision). We do *not* limit the types of investments that we recommend. Our minimum account size is \$250,000. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

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?*

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

What fees will I pay? The amount of assets in your account affects our advisory fee; it is our goal to perform our services well, and in doing so we benefit if the assets we manage grow either by market appreciation or when you decide to increase the amount of your assets that we manage. As the amount of assets that we advise grows so does the amount of our fees, though clients are often able to receive a lower fee as a percentage of the overall assets that we manage for larger sized accounts. Portfolio management fees are paid quarterly in arrears and are calculated using the market value close on the last day of the quarter. Note that a fee based on assets is one that is paid whether or not there are transactions in your account. As an advisor that works only for fees, we have no incentive to generate unnecessary transactions in your account. 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](#).

Third Party Costs: Some investments (e.g., mutual funds) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets depending on which custodian you choose. Additionally, you may pay transaction fees when we buy and sell an investment for your account. The amount that you pay will depend on which custodian you choose. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce the value of your investments over time. Please make sure you understand what fees and costs you are paying.** Please also see our [Brochure](#) for additional details.

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Conflicts of Interest: *When we act as your investment advisor, 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.*

How do your financial professionals make money? We and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. These fees are based on the size of your portfolio, so we have an incentive to see the size of your portfolio increase, either through market appreciation or through your decision to increase the amount of assets that we are managing on your behalf. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

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

Item 4: Disciplinary History

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

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

Item 5: Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/142915> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 781-740-9310.

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?*

Exhibit A – Material Changes to Client Relationship Summary

There are no material changes since the prior Client Relationship Summary.