



## FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

December 31, 2025

**New Century Advisors, LLC** (“NCA” “we”, “our”, or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser under the Investment Advisers Act of 1940. Registration does not imply a certain level of skill or training. NCA is not a broker-dealer. Brokerage and investment advisory services and fees differ and it is important for you to understand the difference. 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 provide discretionary investment management services to investors, which includes individuals and their trusts and estates. To investors, NCA offers our small cap equity strategy, our short-duration fixed income strategy and our global inflation-linked bond strategy through a separate account. We do not offer any other securities or asset allocation recommendations to retail investors. Keep in mind that no one strategy that NCA offers is intended to be a complete investment program for you, only part of your broader investment plan. Once invested, we monitor and review your account performance on a monthly basis. We provide our services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You may be able to place restrictions on the securities and types of securities that we buy.

We generally require our clients have a minimum net worth of \$1,000,000 although we may make exceptions.

**More information** about New Century Advisors, LLC’s services are available on Part 2 of our Form ADV (Items 4 and 7), which is available at <https://adviserinfo.sec.gov/firm/summary/122478>

**Conversation Starter** *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?***

### **What Fees will I pay?**

You will pay an investment management fee to NCA. The fee is payable quarterly in arrears and calculated upon the average month end asset value in the Account during the preceding calendar quarter. We generally deduct our fee from your investment account. Because our fee is based upon the amount of your assets under our management, the more assets you entrust us to manage, the more in total fees you will pay for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. Your account will be held with a qualified custodian. The investment management fee does not include custody or trading fees or other expenses charged by your custodian. In addition, your assets can be invested ETFs. You will bear your pro rata share of the investment management fees and other fees of these investments, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and potentially include a management fee, distribution fee, and other fund expenses. **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.**

The amount of the investment management fee for each client may be negotiated on a case by case basis.



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***Conversation Starter Ask your financial professional—***

- ***Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?***

For more detailed information about our fees and costs related to our management of your account is available on Part 2 of our Form ADV, which is available at <https://adviserinfo.sec.gov/firm/summary/122478>

**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, there are always some potential conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- \* We may recommend a particular custodian or broker from whom we receive non-monetary support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.
- \* Conflicts of interest arise from the fact that NCA provides investment management services to other client accounts. In some instances, other accounts may pay NCA a higher fee. For these accounts, NCA could have an incentive to allocate the most profitable trades so that NCA is paid a higher fee.

***Conversation Starter Ask your financial professional—***

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

For more detailed information about our conflicts of interest, please review items 4, 5, 6, 11 and 12 our Form ADV Part 2A. <https://adviserinfo.sec.gov/firm/summary/122478>

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

NCA's financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Bonuses are based on three primary factors—our overall revenue, strategy performance and individual performance. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm.

**Do you or your financial professionals have legal or disciplinary history?** Yes  No

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

***Conversation Starter Ask your financial professional—***

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

**Additional information about our services** can be found at <https://adviserinfo.sec.gov/firm/summary/122478> .

If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact our Chief Compliance Officer at (240) 395-0555.

***Conversation Starter Ask your financial professional—***

- ***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?***