Eagle Investment Advisors, LLC
Form CRS Client Relationship Summary
January 31, 2025

Item 1. Introduction

A. **Eagle Investment Advisors, LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services**. Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.

B. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide fee-based investment advisory services to individuals, retirement plans, trusts, estates, charitable organizations and corporations.
Monitoring: We will offer you advice on a regular basis as a part of our standard services. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We monitor your portfolio on an ongoing basis, with more formal account reviews on or about a quarterly basis. Individual portfolios under $50,000 are generally reviewed on a semi-annual basis.
Investment Authority: We buy and sell investments in your account without asking you in advance, this is called "discretionary authority". Some clients engage us on a "non-discretionary basis," meaning we give you advice and you decide what investments to buy and sell.
Investment Offerings: Our investment advice is not limited to a particular type of security. We provide unbiased investment advice with broad diversification across asset classes and investment vehicles that include advice with respect to equities, bonds and cash investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs.
Account Minimums: Our cumulative minimum account requirement for opening and maintaining an account is $200,000. This is negotiable at our discretion.

Additional Information. Eagle Investment Advisors, LLC is an independent investment advisor firm registered with the Securities and Exchange Commission as of February 14, 2020. Prior to this, the firm was registered with the state of Pennsylvania securities regulators as of July 2, 2012. The firm is owned by David L. Summers and Jay A. Painter.

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

Conversation Starter - Questions you should 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?

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

What fees will I pay?

Principal Fees and Costs: You will pay an on-going mutually-agreed asset-based fee at the end of each quarter for our services, based on the total market value of the cash and investments in your advisory account. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our standard annual fee on the first $1,000,000 (aggregated assets) is 1.00%; on the next $2,000,000 is 0.75%; and above $3,000,000 is 0.50%. We may enter into fixed or negotiated fee arrangements with clients when appropriate.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. You will pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called "***custody***").

Additional Information: *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.* ***Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.***

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 advisor? How else does your firm make money and what conflicts of interest do you have?

B. Standard of Conduct

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. Here are some examples to help you understand what this means.*

Potential Conflicts: The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Mr. David L. Summers is also licensed and registered as an insurance agent and holds a valid Pennsylvania Life and Health Insurance License. He may advise clients on such products; however, he will not sell insurance products to clients of Eagle Investment Advisors. Therefore, no conflict of interest exists.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

We are paid by the asset-based fee that is charged to your investment account. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. The amount paid to our firm and your financial professional does not vary based on the type of investments we select on your behalf.

Item 4. Disciplinary History

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

No. We have no legal or disciplinary history to report. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Item 5. Additional Information

Contact David L. Summers, Phone: (610) 269-0269 for additional information and an up to date copy of the relationship summary. **Or by visiting our website at: www.Eagleia.com**

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?

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