



**5C Capital Management, LLC (“5CCM”)
Form ADV Part 3 (Form CRS) “Client Relationship Summary”**

December 31, 2023

Is An Investment Advisory Account Right For You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

5C Capital Management, LLC is a Registered Investment Adviser. We provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay for those services. Please ask us for more information at any time. On page 4 we have provided suggested questions.

Relationships and Services.

- If you open an advisory account with 5CCM you will compensate us one of three ways:
 - 1) An ongoing **asset-based fee** at the end of each quarter for our services, based on the value of the investments in your advisory account; OR
 - 2) An hourly rate for our advisory services; OR
 - 3) An annual retainer rate for our advisory services.
- We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you by phone or e-mail at least annually (generally more frequently) to discuss your portfolio.
- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “**discretionary account**”) or we may give you advice and you decide what investments to buy and sell (a “**non-discretionary account**”).
- Our investment advice will cover a limited selection of investments. Other firms could provide advice on a different or wider range of choices and may have lower costs.

Our Obligations to You. We must abide by certain laws and regulations in our interactions with you.



- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.
- Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them.

Fees and Costs. Fees and costs affect the value of your account over time. Please ask your financial professional to give you detailed information on the fees and costs that you will pay.

- The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account (or your overall investment portfolio if payments are made from other sources) and may be deducted from your account.
- Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “*surrender charges*” to sell the investment.
- Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.
- You may 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*”).
- In certain cases, the more assets you have in the advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if there are no transactions.

Comparison with Typical Brokerage Accounts. You could also open a brokerage account with a **broker-dealer**, where you will pay a **transaction-based fee**, generally referred to as a commission, when the broker-dealer buys or sells an investment for you. Features of a typical brokerage account include:

- With a broker-dealer, you may select investments or the broker-dealer may recommend investments for your account. However, the ultimate decision for your investment strategy and the purchase and sale of investments will be yours.



- A broker-dealer must act in your best interest and not place its interests ahead of yours when the broker-dealer recommends an investment or an investment strategy involving securities. When a broker-dealer provides any service to you, the broker-dealer must treat you fairly and comply with certain specific obligations. Unless you and the broker-dealer agree otherwise, the broker-dealer is not required to monitor your portfolio or investments on an ongoing basis.
- If you were to pay a transaction-based fee in a brokerage account, the more trades in your account, the more fees the broker-dealer charges you. Therefore, a broker-dealer may have an incentive to encourage you to trade often.
- You can receive advice in either type of account, but you may prefer paying:
 - A **transaction-based fee** may be less costly if you do not trade often or if you plan to buy and hold investments for longer periods of time.
 - An **asset-based fee** may be preferable if you want continuing advice or want someone to make investment decisions for you, even though it may cost more than a transaction-based fee.

Conflicts of Interest. 5CCM **does not** provide to clients **nor benefit** from these types of advisory services:

- Earning compensation by advising you to invest in certain investments because they are managed by someone related to our firm.
- Earning compensation by advising you to invest in certain investments, because the manager or sponsor of those investments shares with us revenue it earns from those investments.
- Purchasing investments from you, and selling investments to you, from our own accounts (called “**acting as principal**”), **but only with your specific approval on each transaction.** We can earn a profit from these trades, so we have an incentive to encourage you to trade with us.

Additional Information. We encourage you to seek additional information.

- Visit **Investor.gov** for a free and simple search tool to research our firm and our financial professionals.



- For additional information on our advisory services, see our Form ADV and Form ADV Part 2 brochure on IAPD (<https://adviserinfo.sec.gov/>) or on our website (<https://5cwealth.com>).
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account or financial professional, contact us in writing at **50 Tice Boulevard, Suite A32 Woodcliff Lake, NJ 07677**.

Key Questions to Ask. Ask our financial professionals these key questions about our investment services and managed accounts.

1. Given my financial situation, why should I choose an advisory account?
2. Do the math for me. How much would I pay per year for an advisory account? What would make those fees more or less? What services will I receive for those fees?
3. What additional costs should I expect in connection with my account?
4. Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments?
5. What are the most common conflicts of interest in your advisory accounts? Explain how you will address those conflicts when providing services to my account.
6. How will you choose investments to recommend for my account?
7. How often will you monitor my account's performance and offer investment advice?
8. Do you or your firm have a disciplinary history? For what type of conduct?
9. What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.
10. Who is the primary contact person for my account? What can you tell me about his or her legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?