



## CUSTOMER RELATIONSHIP SUMMARY

March 16, 2023

### Introduction

The Capital Chart Room LTD® (TCCR) is a registered investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.

### What investment services and advice can you provide me?

As an SEC registered investment adviser, TCCR offers its investment advisory services to retail investors for an ongoing asset-based fee based on the value of cash and investments in your account. Our advisory services include financial planning, consulting, and investment management services to individuals, investment limited partnerships, trusts, estates, charitable organizations, corporations and business entities. TCCR may also recommend the use of one or more independent investment managers, based upon the stated investment objectives of our clients. If you open an account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is continuously monitored as part of our standard services, and if necessary, adjusted to meet your changing needs, stated goals and objectives. If you engage TCCR for financial planning we offer comprehensive, integrated financial planning and consulting services with our trademarked planning process, The Results Accelerator System™.

Our accounts are managed on a discretionary basis which means we don't need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. TCCR generally imposes a minimum portfolio value of \$1,000,000 for its investment management services but this is negotiable. Additional information about our advisory services can be found in Items 4 and 7 of our Form ADV, Part 2A brochure.

#### **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 those qualifications mean?**

### What fees will I pay?

You will be charged an ongoing fee that is calculated quarterly based on the value of the investments in your account. Our fees range from .10% to 1.00% depending on the value of the investments in your account and which program you are invested in. Fees for financial planning or consulting services range from \$40,000 to \$150,000 depending upon the level, complexity, and scope of services. These fees are negotiable.

Our incentive is to increase the value of your account over time which will increase our fees over time. The quarterly fees will be automatically deducted from your account. 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 broker-dealer (custodian) that holds your assets can charge you a transaction fee when an investment is bought or sold for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time. Detailed information regarding our fees can be found in item 5 of our Form ADV, Part 2A brochure.

### Questions to Ask Us:

- **Help me understand how these fees and costs will 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?**

*When we act as your investment adviser, we have a fiduciary duty 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.*

TCCR may recommend the services of itself and/or other professionals to implement its recommendations. A conflict of interest exists if TCCR recommends its own services. TCCR may recommend Long Road Risk Management Services, LLC for insurance solutions, as a result, TCCR will receive an advisory service fee. This will not cost the client any additional fees; however, this arrangement represents a conflict of interest for TCCR.

Neither TCCR nor any of its employees receives compensation for the purchase or sale of securities to our clients in their investment advisory account. TCCR receives no compensation from any fund manager or other third-party for the investments that are selected for client accounts.

### Questions to Ask Us:

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

Additional information about our conflicts of interest can be found in our Form ADV, Part 2A brochure

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

Our financial professionals are employees of the firm and are paid a salary. They also receive bonuses at the discretion of the CEO based on the profitability of the firm. Our fees are based on the amount of assets we service and therefore the potential for higher compensation exists as we invest more of your money.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### Questions to Ask Us:

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

### **Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by clicking on the FIRM tab and then searching CRD #117980. If you would like additional, up-to-date information or a copy of this disclosure, please call 817-801-6455 or visit [www.thecapitalchartroom.com](http://www.thecapitalchartroom.com).

### 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?**