

Capital Resource Management, Inc.
Customer Relationship Summary - July 17, 2024

Introduction

Capital Resource Management, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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 offer investment advisory services to retail investors. Our services include developing an appropriate investment asset allocation, selecting the appropriate third-party managers to implement the agreed-upon allocation, regularly and continuously monitoring the managers and their performance, and reporting the results to clients quarterly. We do not accept discretionary authority; clients make the ultimate decision regarding the purchase or sale of investments. We prefer to accept accounts with at least \$5 million of investable assets, although we may make exceptions at our sole discretion.

For additional information, please see Form ADV, Part 2A brochure Items 4, 7, and 13.

Conversation starters:

- *Given my financial situations, 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?

We charge asset-based or flat fees for our services. Asset-based fees are a percentage of the assets under management. Flat fees are set by agreement with the client. Our fees are negotiable, except that we impose a minimum fee of \$18,000 per year for our services.

Clients will pay other fees and costs related to our services, including custodian fees, fees related to mutual funds, money managers' fees, and other transactional or product-level fees. Because we charge a fee for our investment advice, including the advice to hire a money manager or purchase a mutual fund, you will pay more by allocating assets to a manager or fund through us, as compared to investing directly with that manager or fund.

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.

For additional information, please see Form ADV, Part 2A brochure Item 5.

Conversation starter:

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?

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 is an example to help you understand what this means:

The more assets there are in your account, the more you will pay in asset-based fees; this is a conflict because we have a financial incentive to encourage you to hire us or to increase the assets in your account.

For additional information, please see Form ADV, Part 2A brochure Item 5.

Conversation starter:

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

How do your financial professionals make money?

All of our financial professionals are paid a base salary. The owner of the Firm is also compensated by the profits of the Firm; this creates a conflict of interest because the profits of the Firm are likely to be higher if Firm revenue is higher, so the owner has a financial incentive to encourage you to engage the Firm and, if you pay an asset-based fee, to increase the amount of assets under the Firm's management.

Do your financial professionals have legal or disciplinary history?

No.

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

Conversation starter:

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

Additional Information

For additional information about our services, please see Form ADV, Part 2A brochure. If you would like additional up-to-date information or a copy of this relationship summary, please call 847-948-1700 or visit www.adviserinfo.sec.gov (CRD #106768)

Conversation starter:

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?
