

Lloyd Capital LLC

Form CRS Client Relationship Summary



25 March 2024

Lloyd Capital LLC – CRD Number 158668 / SEC File Number 801-72733

Item 1 – Introduction

We are an SEC registered investment adviser. This Relationship Summary is on our website at www.lloydcapital.ch and is filed with the SEC at www.adviserinfo.sec.gov. We do not offer brokerage services. Brokerage and investment advisory services and fees differ, and it's important for you to understand the differences. Free, simple tools are available to research firms and financial professionals at Investor.gov (educational materials about brokers, investment advisers and investing).

Item 2 – Relationship and Services: What Investment Services and Advice do we provide?

Conversation Starters - Ask your Financial Advisor:

- 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?

We offer discretionary investment management services to clients who seek international diversification in terms of currency and geographic exposure, and highly liquid and easy-to-comprehend investments, mainly equities. Services are for individuals, trusts, corporations and business entities and investment structures who are "U.S. persons." Clients sign an investment management agreement and a limited power to manage the portfolio based on an investment profile that we create with. Generally, there are no limitations to the types of investments we offer or recommend to our clients. While there is no preset minimum, we recommend a minimum investment of \$10 million to allow for proper diversification.

The performance of accounts differs based on client strategy and market performance. All client investments/ portfolios are monitored regularly and reviewed on a quarterly basis and when events occur (changes in market conditions, significant inflows or outflows or changes in circumstances) by our Chief Investment Officer. Information about our education and other qualifications are set forth on our website and in our Brochure Supplement on Form ADV Part 2B. More information is available in our Form ADV Part 2A Items 4, 7 and 8. *Please refer to Item 4 for a complete description of the services we provide and Item 7 for description of the types of clients we serve.*

Item 3 – Fees, Costs, Conflicts & Standard of Conduct: What Fees/Costs Will I Pay?

You will pay fees and costs whether you make or lose money on 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.

Our fee for investment management services varies based on the amount of assets managed for a Client (AUM"). Typically, fees are a fixed per cent of AUM, ranging from 0.3% to 0.7%. This fee includes all investment recommendations and portfolio construction unless the client contract states otherwise. Fees are negotiable, depending upon a client's situation. We also offer performance-based fee arrangements for certain investment strategies.

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Clients will also incur charges imposed by custodians, brokers and other third parties utilized by us to trade or assist us as we manage client assets. These fees may include any of the following: fees and commissions related to trade execution, fees charged by the custodian, deferred sales charges on pooled investment vehicles, odd-lot differentials, transfer fees and taxes, wire transfer and electronic fund fees, safekeeping fees and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we do not receive any of these.

Since we collect an asset-based fee, the more assets there are in your account, in general the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in 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.

Conversation Starters – Ask your Financial Advisor

- 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?

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must 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 that we use. Our conflicts of interest and the means to address (mitigate) them are disclosed in our Form ADV Part 2A. As one example to help you understand how we address conflicts, we simultaneously manage assets for multiple clients, which creates conflicts, and we address these by managing client assets according to agreed investment objectives and restrictions and monitoring this regularly.

How do your financial professionals make money?

Each employee is compensated based on salary and profits generated by us. There is no compensation for our employees based on the time and complexity required to meet a retail investor's needs, the amount of assets services, products sold or product sales commission.

Item 4 – Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our financial professionals.

Item 5 – Additional Information

You can reach us at: info@lloydcapital.ch or +41 44 533 22 30.

Conversation Starters – Ask your Financial Advisor

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