

# ReSolve Asset Management Inc. - Form CRS Relationship Summary

March 31, 2024

ReSolve Asset Management Inc. (“ReSolve”) is registered with the Securities and Exchange Commission (SEC) 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://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 portfolio management services to retail investors and manage investment accounts on a discretionary basis. A discretionary account allows us to buy and sell investments in your account without asking for your approval in advance. ReSolve’s minimum initial deposit is \$1,000,000 for a separately managed account. As part of your portfolio management services, we will continuously monitor your investments and provide advice. We do not limit the types of investments that we recommend.

*For additional information, please see our Form ADV Part 2A, Items 4, 7, 13 and 16.*

### **Conversation Starters:**

- 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?

## **What fees will I pay?**

As compensation for our discretionary advisory services, we charge a management fee between 0.60% and 2.42% annually. The fee is accrued daily and paid monthly, in arrears, generally during the first week of the following month. The management fee is calculated on the account net asset value (“Net Asset Value”), which is the value of the actual assets in the account minus the value of the liabilities in the account, determined in accordance with International Financial Reporting Standards. The exact amount of the fee percentage is negotiable and based on account size, strategy, investment horizon, and other factors we deem relevant in our sole discretion.

The more assets there are in your account, the more you will pay in fees, so we have an incentive to encourage you to increase the assets in your account.

You may pay expenses in addition to the fees you pay to us. For example, you may pay brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer fees, and other fees and taxes charged to brokerage accounts and securities transactions. Mutual funds and ETFs also charge internal management fees, which are disclosed in each fund’s offering documents. We do not charge performance-based fees to clients who invest in the separately managed accounts.

***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 our Form ADV Part 2A brochure Items 5 and 6.*

**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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

- Proprietary products: We offer privately offered pooled investment vehicles. We receive fees from these funds and therefore have an incentive to recommend them to you.
- Third-Party Payments: Certain products offered by ReSolve, such as funds, can pay us additional compensation related to your investments. These are not charges to you, but these payments can create a conflict of interest in that there are additional financial incentives for us to recommend such funds.

*More detailed information can be found on our Form ADV Part 2 Items 11, 12, and 18.*

**Conversation Starter:**

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

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

Our financial professionals are primarily compensated with a fixed annual salary. Additional compensation may be based on the amount of client assets they service, the time and complexity needed to meet a client's needs and the revenue the firm earns from advisory services. There is no compensation linked to the investments offered or from sales commissions.

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

No. Visit [Investor.gov/CRS](http://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?

**Conversation Starter:**

- Who is my primary contact person? Is he or she a representative of an investment-adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

**Additional Information**

For additional information about our services or to request a copy of Form CRS, please contact us at: 401 Bay Street, 16<sup>th</sup> Floor, Toronto, Canada, M5H2Y4; Tel.: (416) 572-5474; [www.investresolve.com](http://www.investresolve.com).