



## Client Relationship Summary – March 18, 2024

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Capita Financial Network, LLC. (“Capita”) is registered with the Securities and Exchange Commission as an investment adviser. Broker dealer and investment advisory services and fees differ, and it is important for you to understand the 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?

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We offer investment advisory services to retail clients. We provide financial planning and investment advisory services. We select risk-based model portfolios managed by a third-party subadvisor, Townsquare Capital, LLC (“Townsquare”) and provide advice on the purchase and sale of various types of investments, such as mutual funds, exchange traded products, equities, alternative investments, options, and fixed income securities. Ongoing monitoring of these investments is included as part of our standard portfolio management services. Financial plans are reviewed at least on an annual basis.

Investment services are provided on a discretionary basis. Discretionary advisory services means that we have the ability to purchase or sell your investments without first obtaining your permission.

*For more detailed information about our services, please see our, [Form ADV, Part 2A brochure \(specifically Items 4 and 7\)](#).*

#### 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?

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For investment advisory services, we charge you an advisory fee quarterly in advance. The advisory fee is a percentage of your advisory account value. This means that the more assets there are in your advisory account, 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 also pay other fees and costs related to our investment advisory services and investments in addition to our advisory fee, that you will pay directly or indirectly. Categories of the most common additional fees and costs you pay include brokerage and other transaction costs, custodian fees, account maintenance fees, fees related to mutual funds and exchange traded funds, fixed annuities, fee-for-service and other product-level fees.

Certain financial professionals are also licensed insurance agents and receive commission on insurance products they recommend as part of a financial plan. This creates an incentive for us to recommend such products.

**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 more detailed information about our fees and costs, please see our [Form ADV, Part 2A brochure \(specifically Item 5\)](#) and your investment management agreement.*

#### 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?

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*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 are some examples to help you understand what this means.

- We are licensed to sell insurance and our financial professionals are also licensed insurance brokers. We receive commissions on insurance products we recommend as part of a financial plan and therefore have an incentive to recommend such products.
- The fees for models or strategies offered by third-party managers may differ. This creates a conflict of interest because Capita has an incentive to recommend models and strategies with lower fees. Capita has policies and procedures in place to ensure that models and strategies selected for clients are in the best interest of the client given their investment objectives.

### Conversation Starter:

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

*For more detailed information about our services, please see our [Form ADV Part 2A Brochure](#) (specifically Items 12 & 14)*

## How do your financial professionals make money?

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Our financial professionals are compensated through salary and a percentage of the revenue received from advisory fees. Some financial professionals also have an ownership interest in the firm and receive a share of the firms' profits. Financial professionals are therefore incentivized to encourage you to increase the assets in your account. They also receive a percentage of commission on insurance products and are therefore incentivized to recommend such products.

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

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No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

### Conversation Starter:

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

*You can find additional information about our investment advisory services on our website and at <https://adviserinfo.sec.gov/firm/summary/290558>. You can request up-to-date information and request a copy of the relationship summary, call (801) 566- 5058*

### 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?