



Required Disclosure Form CRS: Client Relationship Summary | 2024

Important Note: This brochure, which includes ADV Parts 2A, consists of 15 pages. This brochure has not been approved in whole or in part by the Securities and Exchange Commission or any state securities regulatory authority. For additional information or questions regarding this brochure, the practices employed by CAM or the process for initiating and maintaining an advisory relationship with CAM, please contact our firms Chief Compliance Officer at 614-515-5510 ext.513 or info@capitalassetmgmt.com. Additional information about CAM is also available on the SEC's website at www.advisorinfo.sec.gov.

445 Hutchinson Avenue, Suite 270
Columbus, Ohio 43235
P: 614-515-5510
F: 614-635-1398
capitalassetmgmt.com
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Form CRS: Client Relationship Summary

Capital Asset Management, Inc. (CAM) is an Investment Advisor registered with the Securities and Exchange Commission. As a fee-only firm, we provide Wealth Management and Investment Management Services for a fee. We receive no commissions. There are significant differences between the services and fees of brokerage firms and Investment Advisors. It is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at 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 customize and tailor our offerings to each client. As a multi-family office, we help individuals and families with all aspects of building, maintaining, and distributing generational wealth, including legacy planning, philanthropy, retirement planning, executive compensation, tax efficiency, and family governance. Our service includes:

- **Wealth Management** integrating Investment Management with Comprehensive Planning
--Strongly recommended for all clients
- **Investment Management**
--Offered to clients, who may want to delay planning until a future date

Our fee structure, as addressed below, is the same for both services. CAM's requested relationship minimum is \$500,000.

At the start of our relationship, we will meet with you to learn and understand your objectives. Your objectives will be the foundation of both your Financial Plan and your Investment Policy Statement (IPS). All financial decisions will be guided by your plan, while all investment decisions will be governed by your IPS, which will summarize your investment strategy.

We can manage your investments on a limited discretionary or non-discretionary basis. Discretion refers to the authority you grant our firm over your portfolio. If you grant us limited discretion, we will have authority to buy and sell investments in your portfolio, in accordance with your IPS. We will not need to request your permission before each trade is placed. Limited discretion does not allow us to move assets outside of an account.

All investment portfolios under our management are reviewed regularly and routinely. We also encourage our clients to meet with us regularly to review their plan and investment results. It is important that both continue to reflect your objectives.

While we will consider a client's request to advise on any asset, the portfolios we manage primarily consist of individual equities, bonds, mutual funds, exchange traded funds and separate accounts. When appropriate, we may also recommend a private investment opportunity.

For additional information, please see our ADV Part 2 (Advisory Business) for a more complete explanation of our services.

CONVERSATION STARTERS—Ask Your Financial Professional:

- *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 fees will I pay?

Our firm charges quarterly fees, payable in advance. The fee is a percentage, based on the value of your assets at the beginning of each quarter. We will request your permission to debit the fee directly from your investment account. The fee debited will then be reflected on your statement. Although we may advise on assets held away, such as retirement plans, our fee is limited only to those assets directly under our management.

We recommend that all investment assets be held with either Fidelity or Schwab. Custodians typically charge commissions and fees for brokering transactions. Pooled investments, such as mutual funds, may also accrue a fee.

CONVERSATION STARTERS—Ask Your Financial Professional

- *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?*

Fees and costs will be assessed, regardless of whether your investments increase or decrease in value. While we believe that our fee-only approach aligns our interests with those of our clients--because we only do better when you do better--it is important to know what fees you will be paying. These expenses will reduce any amount you earn over time. We want to help you understand what fees and costs you will be paying, so you can make an informed decision. Please consult our ADV Part 2 (Fees and Compensation) for more information.

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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 adviser, we want to and are required to act in your best interest. We must and always will put your interest ahead of ours. Even so, there are times when our advice and best intentions may appear philosophically conflicted:

- **Example 1:** You may be thinking about liquidating a portion of your account to pay off your mortgage, purchase a new car, and remodel your home. After a complete examination of your financial position, objectives, and investment returns, in addition to considering tax efficiency and prevailing interest rates, we may recommend that you keep the funds invested. Even though we have determined that this recommendation is in your best interest, the advice may seem conflicted, because we will earn more if your money remains invested.
- **Example 2:** After reviewing and analyzing your financial situation, your investment options, and objectives, we recommend that you rollover a 401k with a previous employer to self-directed IRA under our management. Even though we determined the rollover was in your best interest and explained the reasons why, the advice could appear conflicted, because placing more assets under our management increases our revenue.

It is important you understand where a potential conflict could occur. Please ask us to address any questions you may have. You may also learn more by reviewing our ADV Part 2.

CONVERSATION STARTERS—Ask Your Financial Professional:

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

How do your financial professionals make money?

As a 'fee-only' Registered Investment Advisor, the only income we receive is the fees paid by our clients. We chose this business model, because we believe it is the most objective and transparent. We do not receive (or pay) any referral fees, share in any brokerage or transaction charges, or collect commissions from the sale of any product or service we recommend.

All professionals are paid a competitive salary, with the intent of eliminating any financial concerns that may reduce their objectivity, on behalf of the clients they serve. An owner or executive-level employee may receive additional compensation, based on the firm's overall success.

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

No. Neither CAM nor any of its financial professionals have any disciplinary history. You can research your financial professionals using a free and simple search tool at investor.gov/CRS

CONVERSATION STARTERS—Ask Your Financial Professional:

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

Additional Information

Additional information on any of the topics addressed in this Client Relationship Summary (ADV Part 3) may be found in our Forms ADV Part 2A and 2B. You may access our ADV anytime at www.FINRA.org. If you prefer, we will send you a printed copy of our Form ADV (Parts 2A, 2B, and 3) at your request. We do ask that your request be in writing so that we can ensure accurate delivery of these documents. You may also call us anytime at 614-515-5510, during our normal business hours, with any questions you may have.

CONVERSATION STARTERS—Ask Your Financial Professional:

- 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?