



Form ADV, Part 3 (Form CRS – Client Relationship Summary)

January 2024

Introduction

Sebold Capital Management, Inc. (SCM) is an investment advisor registered with the Securities and Exchange Commission. The services offered and fees charged by an investment advisor **differ** from those of broker-dealers and it is important that you understand the differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investment advisors, broker-dealers, and investing.

What investment services and advice can you provide me?

Sebold Capital Management provides personal financial planning and investment management to high-net-worth individuals, families and their related entities, trusts and estates, and family businesses. We work with you to define financial objectives and to develop strategies for reaching those objectives.

- Sebold Capital Management regularly monitors your portfolio and will offer to meet on a quarterly, semi-annual, or annual basis as indicated in each client's Investment Policy Statement and is part of SCM's standard service.
- Sebold Capital Management accepts discretionary authority to manage securities accounts on your behalf once a signed agreement and investment policy is obtained. SCM has the authority to determine the securities to be bought or sold, and the amount of the securities to be bought or sold. SCM will have discretion until the advisory agreement is terminated by you or our firm.
- Sebold Capital Management does not restrict our advice to limited types of products or investments.
- Sebold Capital Management does not require a minimum account balance to open or maintain an account; however, there is a minimum quarterly billing fee.

Additional information about our advisory services may be found under Item 4 of our Form ADV Part 2A Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/122941>.

What fees will I pay?

Sebold Capital Management bases its fees on a percentage of assets under management, so our fees will rise and fall with the value of the assets we manage for you. SCM fees for personal financial planning and investment management are tiered from 1.25% to .40% based upon the value of your assets under management. There is a minimum quarterly billing of \$5,250. In addition, there is a one-time initial fee of \$2,000 for financial planning. Retirement investment consulting services are between 1.00% and .20% of the plan's assets depending on the size and complexity of the plan.

- Since our fee is based on a percentage of assets in your investment account(s), SCM has an incentive to increase the assets in your advisory account in order to increase our compensation.
- SCM fees are deducted quarterly from a designated brokerage account at your qualified custodian. Billing is charged quarterly in advance based upon the value of your account on the last trading day of the previous quarter. Grandfathered clients may have a different fee structure. A detailed fee schedule showing calculations is provided with your quarterly invoice.
- Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, and exchange-traded funds. These transaction charges are usually relatively nominal and are incidental to the purchase or sale of a security. In some cases, custodians also charge monthly, quarterly, or annual custody fees. Fees for custody are disclosed to clients when this type of arrangement is recommended.
- Mutual funds and exchange traded funds generally charge a management fee for their services as investment managers. The management fee is included in the expense ratio. Mutual fund fees also include transaction charges for the purchase or sale of securities within the fund and may charge other fees as disclosed in the fund prospectus. These fees are in addition to the fees paid by the client to Sebold Capital Management.

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.

Additional information about our fees may be found under Item 5 of our Form ADV Part 2A Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/122941>.

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 we provide. Here is an example to help you understand what this means:

- We may purchase or sell the same or different securities as are purchased or sold for clients in accordance with our Code of Ethics policies and procedures. Such personal securities transactions may raise conflicts of interest when we trade in a security that is owned by you or considered for purchase or sale for you.

How do your financial professionals make money?

Our financial professionals are compensated a salary and may receive bonuses based upon overall corporate metrics.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can search our CRD# 122941 to find additional information about our investment advisory services on the SEC's website at <https://adviserinfo.sec.gov/>. You may also contact Sebold Capital Management at 630-548-9700 to request a copy of this relationship summary and other up-to-date information.

Start a conversation with Sebold Capital Management – additional key questions to ask

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?**

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

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?"

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

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