



## CLIENT RELATIONSHIP SUMMARY - FORM CRS

### Item 1 – Introduction

Our firm is CSM Capital Corporation. We are registered with the Securities and Exchange Commission as an investment adviser. Brokerage 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2 – Relationship Services

#### What investment services and advice can you provide me?

We offer investment advisory services to retail investors, as well as institutional investors. The principal investment advisory services we offer to retail investors are through separately managed accounts (“SMAs”), private funds, pooled investment vehicles, that invest in among other things, mutual funds, and electronically traded funds (“ETFs”). We also provide financial consulting services. There are no material limitations on our services. We monitor your investments on an ongoing basis as part of our investment services.

Most of our investment management agreements give us the discretionary authority to buy and sell investments. Certain account minimums are required to open or maintain account(s) with us, and we seek clients who have a long-term investment focus; however, these minimums are negotiable.

Please see the more detailed disclosure on the investment services and advice that we can provide to you in Items 4 and 7 of our Form ADV Part 2A, which is available at <https://adviserinfo.sec.gov/firm/summary/129789>.

***Conversation Starter: Ask our Financial Professionals - What investment services and advice can you provide me?:***

- *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?*

### Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

With respect to the account(s) you will pay us an annual advisory fee, generally equal to 0.5% to 1.0% of the market value of your net assets under our management. We bill management fees in arrears. These fees are typically deducted from your account each quarter. In addition, we may charge a flat fee for financial consulting services. The above fees do not include brokerage fees, transaction fees, custodial fees, transfer taxes, wire transfer fees, electronic fund fees, management fees from ETFs, mutual funds, SMAs and other

fund fees and expenses. These ancillary fees will be deducted from your account and will appear on your statement that you receive from your custodian. Because our fees are a percentage of your assets under management, our fees increase as the managed assets increase. Therefore, we have an incentive to grow the assets in your account(s). You will pay fees and expenses whether you make or lose money on your investments. Fees and expenses will reduce gains you make on your investments over time.

Please see the more detailed disclosure on our fees and costs in Items 5.A., B., C., and D of our Form ADV Part 2A, which is available at <https://adviserinfo.sec.gov/firm/summary/129789>.

***Conversation Starter: Ask our Financial Professionals - 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 a responsibility to act in your best interest and not put our interest ahead of yours. As a fiduciary to our clients, to the extent we identify potential or actual conflicts of interest, we implement policies and procedures to mitigate these conflicts. One example of a conflict of interest that affects retail investors is:

- Performance-Based Compensation. On a limited number of accounts, we receive compensation based on the performance of those accounts, which could create an incentive to make higher returning/higher risk investments.

***Conversation Starter: Ask our Financial Professionals - How might your conflicts of interest affect me, and how will you address them?***

***Please see the more detailed disclosure on our conflicts of interest in Items 5, 6, 11, 12, 14, and 17 of our Form ADV Part 2A, which is available at <https://adviserinfo.sec.gov/firm/summary/129789>.***

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

Our financial professionals are compensated through a salary, discretionary bonus, and other customary employee benefit programs. To support this compensation, our revenue comes from payments of fees by our clients.

**Do you or your financial professionals have legal or disciplinary history?** No. You may visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

***Conversation Starter: Ask our Financial Professionals - As a financial professional, do you have any disciplinary history? For what type of conduct?***

### **Additional Information**

You can find additional information about our investment advisory services at [www.sec.gov](http://www.sec.gov) and on our website at [www.csmcapitalcorp.com](http://www.csmcapitalcorp.com). You may also request up-to-date information by contacting us at (212) 400-9550.

***Conversation Starter: Ask our Financial Professionals - Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?***