



A SUMMARY OF YOUR RELATIONSHIP WITH ORSER CAPITAL MANAGEMENT LLC Customer Relationship Summary

Introduction

Orser Capital Management LLC (OCM) is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, so it is important for you to understand the differences. Free and simple tools are available to research firms and Financial professionals at <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?

We offer investment advisory services to retail investors who want help in designing, implementing and **monitoring** an investment portfolio. We specialize in analyzing your current assets, projected cash flow needs and risk tolerance and then formulate a customized long term plan. We take **discretionary trading authority** of your account which allows us to decide which security(ies) to buy or sell; the amount and the timing, without your prior authorization. As part of our standard service, we provide full ongoing **monitoring** and administration assistance for your portfolio. To ensure alignment with your goals and risk tolerance, we will evaluate your holdings and asset allocation no less than quarterly or when major market changes occur.

Investment Offerings: We generally invest in stocks, bonds, exchange traded funds and no load mutual funds through primarily an asset allocation strategy, in which asset classes are set depending upon your investment objectives.

Account Minimums: We have a preferred minimum account size of \$50,000 to act as your investment manager.

Additional Information: Additional information can be found in our [Form ADV, Part 2A](#), Items 5, 6 & 12 or by going to https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=674574.

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?

OCM charges quarterly asset based fees which are calculated on the value of your account. This means that the more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. In addition to the fee that you pay us you may pay for transaction fees assessed by your custodian, wire fees or internal management fees assessed by fund managers. Currently there are no transaction fees being assessed by the custodians.

Additional Information: 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. See [Form ADV, Part 2A](#) brochure, Item 5 or by going to https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=674574



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Conversation Starters: Help me understand how these fees and costs might affect my investments. If I give you \$1 million 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 does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, 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 advice we provide you. For example, we use Schwab as our custodian in part because they provide us with the products and services that benefit us but those services may not directly benefit you.

Additional information: For more information on conflicts of interest, see our [Form ADV, Part 2](#) Brochure Items 10, 12, 14 or by going to https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=674574

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

How Do Your Professionals Make Money?

Our professionals are paid salaries and receive bonuses based on the profitability of the firm and the performance of our responsibilities.

Do Your Financial Professionals have any legal or disciplinary history?

No. For more information, please refer to Item 9 in our [Form ADV, Part 2A](#) or visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

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

Additional Information:

For additional Information about our investment management services, or if you wish to request a copy of the relationship summary, please visit our website www.orsercapitalmanagement.com. For questions about this form or updates, please contact either: Jim Orser or Liz Orser at 817-697-2385