

MON Capital Management LLC  
DBA SP Capital Management  
Form ADV Part 3  
Client Relationship Summary  
November 2024

## ITEM 1. INTRODUCTION

**MON Capital Management LLC**, doing business as SP Capital Management, is a registered investment adviser with the Securities and Exchange Commission (SEC), offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. For more information on investment advisers, visit <https://www.investor.gov/CRS>.

## ITEM 2. RELATIONSHIP AND SERVICES

### Questions to ask us:

- **What investment services and advice can you provide me?**
- **How will you choose investments to recommend to me?**
- **What experience and qualifications do you have?**

SP Capital Management offers fee-based advisory services, including discretionary and non-discretionary portfolio management, wealth management, financial and estate planning, and consulting. These services are customized to fit each client's financial situation and objectives. Clients include individuals, high-net-worth individuals, foundations, and corporations.

As part of our standard process, we create an Investment Policy Statement that aligns your financial situation, goals, and risk tolerance with our strategies. We monitor accounts periodically, providing guidance and oversight. No minimum account size is required.

## ITEM 3. FEES, COSTS, AND STANDARD OF CONDUCT

### Questions to ask us:

- **How do fees and costs impact my investments over time?**
- **How might conflicts of interest affect the advice I receive?**

### Our Fees:

Our advisory fees are based on the value of assets under management, ranging from 0.10% to 1.00%, charged quarterly. Additional fees may apply for certain transactions, such as mutual funds or ETFs. Additionally, you will typically pay transaction fees when we buy and sell an investment

for your account. 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. Please also see our Brochure for additional details.

### **Conflicts of Interest:**

While we act in your best interests, certain fee arrangements may create conflicts. For example, performance-based fees could incentivize riskier investments. We mitigate this through clear disclosures and strict compliance practices. Furthermore, 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. How do your financial professionals make money? Primarily, we and our financial professionals' benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Our financial professionals also have the ability to receive commissions from clients. Please also see our Brochure for additional details.

## **ITEM 4. DISCIPLINARY HISTORY**

### **Questions to Consider:**

- **As a financial professional, have you faced any disciplinary actions? If so, what were they?**
- **Do you or your financial professionals have a legal or disciplinary history?**

SP Capital Management has no legal or disciplinary history to report. For more information, please visit <https://www.investor.gov/CRS> to research our firm and professionals.

## **ITEM 5. ADDITIONAL INFORMATION**

### **Questions to ask us:**

- **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?**

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov> and any individual brochure supplement your representative provides.

Your primary contact is our Chief Compliance Officer, Catalina Rey, reachable at (305) 394-6486 or by email. If you have concerns or require additional assistance, we encourage open communication to address your needs promptly.