

Addison Capital, Inc.
Form CRS – Customer Relationship Summary
March 27, 2024

Introduction	<p>Addison Capital, Inc. (“Addison Capital”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <i>Investor.gov/CRS</i>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
What investment services and advice can you provide me?	<p>Addison Capital provides investment advisory services and furnishes investment advice to clients through consultations. Investment supervisory services include developing strategies and investment portfolios based upon the individual client needs. Addison Capital also provides advice and portfolio information on a real time basis concerning portfolio management recommendations on both equity and fixed income markets, including specific companies and securities. The investment services provided by Addison Capital may be on a discretionary or non-discretionary basis. For discretionary accounts, we will manage your account based upon a model designed with your input and we will monitor the account in correlation to this model which is done on a periodic basis no less than quarterly. Changes to your model will result in changes to your account without further action on your part. You are able to make reasonable changes to the investments in your discretionary account, should you so desire. Please note that the discretion we exercise is limited to management of the account identified in your account agreement, and we do not have discretion to withdraw funds (other than for payment of fees) or to open new accounts for you. For non-discretionary accounts, you will have the ultimate decisions relative to investments in your account whether recommended by Addison or self-directed. We do not have a formal process to monitor your non-discretionary account, but we will review these accounts periodically. Please note that we do not offer any proprietary products and therefore do not limit our product line to these products. The products available in your account are based upon the approved products that are available through the broker-dealer that maintains your account (the “Custodian”). We do have a minimum account size of \$500,000, which may be waived at our discretion.</p> <p>For additional information please see other documents and materials that we make available including our Form ADV Part 2A Brochure, and disclosures we have on our website <i>addisoncapital.com/disclosures</i>.</p> <p>Conversation Starters. Consider asking these questions of your financial professional:</p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i>
What fees will I pay?	<p>For investment advisory services, you will pay management fees to Addison Capital and costs/fees to the Custodian that holds your account. Our investment advisory fees for account management range up to 1.25% per annum based upon the size of your account. In limited situations and for qualified clients, Addison Capital may charge a performance-based fee, which may be up to 20% of the total return increases in the account. Because we earn more for larger accounts, we have an incentive to encourage you to increase the assets in your account. In addition to the fees that you pay Addison Capital, you will be responsible for paying the Custodian for brokerage and custodial fees and costs that are associated with the transactions in your account and/or the maintenance of a brokerage account. Please recognize that investments like mutual funds and exchange traded funds have internal management fees and costs charged by the investment advisors and sponsors, who manage and sponsor these products. Information on these costs is available in the prospectuses available for these products. Additional information on these brokerage and custodial fees and costs are available from the custodian on your account. Please see our Form ADV Part 2A Brochure and disclosures we have on our website <i>addisoncapital.com/disclosures</i>.</p> <p>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.</p> <p>Conversation Starter. Consider asking this question of your financial professional:</p>

	<ul style="list-style-type: none"> • Help me understand how these fees and costs might affect my investments. If I give you \$100,000 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?	<p>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 affect the investment advice we provide you. Here are some examples to help you understand what this means.</p> <p>Addison Capital only receives revenue through the advisory fees that you and other clients agree to pay. We do not receive any other payments or revenue sharing from third parties, brokerage firms, or other companies. While any payment presents a conflict of interest and reduces your overall return, we believe that not accepting third-party payments allows us to reduce the conflicts associated with our business. Also, we do not have propriety products or affiliate products that may be offered in your accounts. We do pay solicitor fees to certain third parties for referring clients, which does create an incentive for the solicitor to refer clients, and for Addison Capital to accept these referrals. These solicitor fees are a percentage of the revenue earned on the accounts. Our Form ADV Part 2A Brochure (referenced below) has additional information relative to conflicts associated with our business.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>For additional information, please see our Form ADV Part 2A Brochure and other applicable documents that are available on our website at addisoncapital.com/disclosures.</p>
How do your financial professionals make money?	<p>The financial professionals associated with Addison Capital are paid a salary which consists of two components – (1) a base salary plus (2) an additional amount based upon the assets under management for accounts that they open, which can be up to forty percent (40%) of the investment management fee that you pay. Financial professionals that you speak to are not paid commissions for sale of product and are not paid different amounts based upon your underlying investments. Therefore, they do not have an incentive to direct you to any specific investment option or program. However, they do have compensation incentives to open new accounts and maintain your account with Addison Capital.</p> <p>Employees of Addison Capital may receive non-cash compensation in the form of meetings, promotional items, or other items provided from account custodians and clearing firms like Charles Schwab & Co. or T.D. Ameritrade. These items are not material and we monitor to make sure they do not create a material conflict of interest.</p>
Do you or your financial professionals have legal or disciplinary history?	<p>Yes. Addison Capital self-reported our failure to register one employee as an investment advisor representative as outlined in our Form ADV Brochure. Our financial professionals do <u>not</u> have any legal or disciplinary history. If any additional matters do occur, this document will be updated and information will also be available in our Form ADV Part IA. Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Consider asking your financial professional:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
Additional Information	<p>For additional information about our services, please visit our website at addisoncapital.com/disclosures. If you would like additional, up-to-date information or a copy of this disclosure, or for any other matters related to your account, please call 215-563-6919.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • 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?