

FAIRSCALE CAPITAL, LLC is registered as an investment advisor with the Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a level of skill or training. Brokerage and investment advisory services and fees differ. 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**, which also provides educational materials about broker-dealers, investment advisors and investing.

What investment services and advice can you provide me?

Fairscale Capital, LLC offers the following investment advisory services to retail investors: ***Financial Planning*** and ***Portfolio Management Services***.

Financial Planning: Our Financial Planning service provides a comprehensive evaluation of a client's income, expenses, assets and liabilities based on information provided by the client. In general, the financial plan addresses the following areas: financial objectives, tax and cash flow, investments, insurance, retirement planning, and estate planning (working with the client's attorney and accountant). We may also provide general advice on other related topics. Typically, the financial plan is presented to the client within six months of the contract date. Implementation of the financial plan is entirely at the client's discretion. Financial Planning is offered as a stand-alone service or may be combined with Portfolio Management services.

Portfolio Management: Our Firm provides continuous management of clients' investment portfolios based on the individual needs of the client. Through personal discussions with the client and a review of the client's financial condition, risk tolerance and investment goals, we create an individualized Investment Policy Statement and manage the portfolio based on the stated strategy, investment policies and parameters. We manage advisory accounts on a discretionary or a non-discretionary basis. Clients may impose reasonable restrictions on investments. We review the portfolio with the client either quarterly, semi-annually, or annually, based on the client's preference. We monitor and rebalance the portfolio regularly and make such other changes as are warranted by changes in the client's investment objectives, market conditions and tax considerations. Investments are not limited to any specific product or service offered by a particular firm. Investment portfolios are typically invested in mutual funds, exchange traded funds (“ETFs”), and individual publicly traded debt and equity securities. We may also provide advice on other types of securities. We generally require a minimum account size of \$300,000; though this threshold is negotiable. Certain related accounts may be aggregated in determining whether the minimum has been met.

General Consulting Services: We may also provide general investment, financial and wealth management consulting services on an *ad hoc* basis.

For additional information about our services, see Items 4 and 7 of Form ADV Part 2a Brochure available at: <https://adviserinfo.sec.gov/>

Ask your investment professional:

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 relative experience, including your licenses, education, and other qualifications?

What fees will I pay?

Our **Financial Planning fees** may be calculated in one of two ways: (i) on an hourly basis, ranging from \$200 to \$300 per hour, depending on the nature of the services being provided and the complexity of each client's circumstances; or (ii) on a fixed fee basis, typically ranging from \$600 to \$10,000; however, the fees may go above this range depending on the complexity of the engagement. The fees are billed at the time that the financial plan is delivered to the client. An initial deposit may be required in certain circumstances. In our sole discretion we may reduce or waive all or a portion of the Financial Planning fee if the client chooses to engage us for Portfolio Management Services as well.

Our **Portfolio Management Services fees** are based upon a percentage of assets under management and generally range from annual rate 0.40% to 1.50%. Our fees are billed monthly, in arrears, based upon the value of the client's account at the end of the previous billing period. Fees will be debited from the account in accordance with the client authorization in the Client Agreement. If an account commences or terminates on a date other than a month-end, the fee will be prorated accordingly. Client Agreements may be terminated by either party with 30 days' notice.

General Consulting Services fees are negotiated based on the scope of work, the length of the engagement and the type of services involved.

Other Costs Involved: Clients will also incur other fees and expenses associated with their investment account, including brokerage and transaction fees and expenses associated with trading in the account; fees charged by the client's custodian; and fund-level fees and expenses

incurred by mutual funds and ETFs, which affect the investment return of the fund. These include management, trading, and administrative fees and expenses.

We retain the right, in our sole discretion, to negotiate fee rates and alternative fee arrangements on a client-by client basis. Account fees may vary widely based on such factors as complexity of portfolio, financial profile, time commitment, and client services.

Please note that 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.

For additional information about our fees, see Item 5 of Form ADV Part2a Brochure available at: <https://adviserinfo.sec.gov/>

Ask your investment professional:

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 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 that we provide to you. Here are some examples to help you understand what this means. For example, the more assets the client has in a portfolio management account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in the account. In addition, because accounts pay fees at different rates, this could create an incentive to favor higher-paying accounts in making investment decisions. However, we invest in securities that are generally available to all accounts.

Ask your investment professional:

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

For additional information about conflicts of interest, see Form ADV Part2a Brochure available at: <https://adviserinfo.sec.gov/>

How do your financial professionals make money?

Two of our investment professionals are owners of the firm, and are compensated through the net revenues generated by the accounts they manage. A third investment professional is an employee of the firm and is paid a salary, and may receive a bonus based on a number of factors, including an assessment of his contribution to the firm's business performance. In either case, our investment professionals have an incentive to encourage you to use our services, increase the size of your account, and to rollover retirement assets into an account which we will manage.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research the Advisor and our financial professionals.

Ask our investment professionals:

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

Additional Information

Additional information about Fairscale Capital, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Fairscale Capital, LLC is 165535. To request up-to-date information or request a copy of this relationship summary, contact us at 603-318-7337 or by email at info@fairscalecapital.com.

Ask our investment professionals:

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?