



Customer Relationship Summary

We are El Castillo Investments LLC, and we are registered with the Securities and Exchange Commission as broker dealer and investment advisor.

Our fee is 2% annually on Assets Under Management. If you decide to join our investment group and have our firm manage your funds directly, we will charge a 2% withdrawal fee on the funds you decide to withdrawal at any given moment. If you decide to use our advisory service, we only charge a 2% fee annually.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](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 brokerage services and investment advisory services. We offer retail investors to invest with us as partners in our investment club. We will serve as a broker dealer, which will constitute the buying and selling of securities. We pool funds from investors and then we buy assets such as stocks and ETFs. If an investor does not want to invest directly with us but would like to receive our advisory service, we can create a portfolio geared towards their goals, risk tolerance and help the investors manage their own portfolios with our guidance.

- (i) **Monitoring:** We monitor our club's assets daily during U.S. stock market hours. Regarding investors whose assets we do not hold, the investor can send us questions during our business hours, 09:30am to 04:30pm, Monday to Friday.
- (ii) **Investment Authority:** If we hold the assets under management, we will hold complete investment authority and will make all the decisions regarding buying and selling.
- (iii) **Limited Investment Offering:** We offer our investment advice only through our memberships.
- (iv) **Account Minimums and Other Requirements:** To be part of our investment group, we always require a minimum investment of \$200.00.

Questions to Ask:

- Given my financial situation, should I choose a brokerage service? Why or why not?
- Given my financial situation, should I choose an investment advisory service? Why or why not?
- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?

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- 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?

For the investor who joins our investment group we charge a 2% annual fee and 2% every time you make a withdrawal on the amount being withdrawn. For investors seeking to receive advice from us, we charge 2% annually on the amount of assets being managed. For example, if a customer is seeking to receive advice on their portfolio that is \$30,000.00, we will charge \$600.00 annually.

Our transaction base fees. El Castillo Investments does not charge transaction fees for our customers. Perhaps our broker would charge but we do not charge.

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.

Questions to Ask

- 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 providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

As your broker-dealer or investment adviser, our primary legal obligation is to act in your best interest and provide recommendations that are suitable for your financial situation, investment objectives, and risk tolerance. This duty is known as the fiduciary duty, which means we must prioritize your interests above our own.

In addition to our advisory services, our firm may generate revenue through various means, including but not limited to:

Fees: We earn on our 2% management fee per account annually, and when a client withdrawal at any given point of the year. We do not charge a 20% commission on your earnings. We want our customers to keep most of their earnings.

Selling Covered Calls: Another income stream that we utilize is selling cover calls on the assets that we hold in the portfolio. Selling cover calls allows us to generate income of which the firm



keeps all proceeds. Completing Selling Cover Calls allows the firm to generate revenue while passing on the savings to our clients. Of which we will not charge a 20% commission on their earnings.

Regarding conflicts of interest, it's essential to acknowledge that conflicts may arise in the financial industry. Some potential conflicts include:

While our strategy of selling covered calls generates revenue for the firm and allows us to pass on savings to our clients by not charging a 20% commission on their earnings, it's important to acknowledge the potential conflict of interest inherent in this approach.

By retaining all proceeds from selling covered calls, the firm benefits financially, creating a situation where our interests may not always perfectly align with those of our clients. While we aim to provide value to our clients by passing on savings, there may be instances where our focus on revenue generation through this strategy could inadvertently prioritize the firm's financial interests over the best interests of our clients.

We recognize the importance of transparency and ensuring that our actions consistently serve the long-term financial well-being of our clients. As such, we are committed to carefully managing any potential conflicts of interest and always acting in the best interests of those we serve.

Standard of Conduct

When we provide you with a recommendation as your broker dealer or 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 recommendations and investment advice we provide you.

Question to Ask

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

How do your financial professionals make money?

El Castillo Investments' financial professionals are paid in various ways. They get money based on the amount of assets they manage, they also earn commissions for bringing in new clients and can get bonuses if the investments they oversee do well. Additionally, they might earn extra for selling certain financial products.

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

No.

Questions to Ask



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

Where can I find additional information?

For additional information about our investment advisory or brokerage services, send us an email at information@elcastilloinvestments.com.

Questions to Ask

- Who is my primary contact person?
- Are they 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?