

Form CRS: Customer Relationship Summary for Real Talk Capital, LLC

August 23, 2024

Introduction

Real Talk Capital, LLC ("RTC") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

RTC offers investment advisory services to retail investors, including financial planning, consulting services, and asset management. Our services include:

- **Financial Planning and Consulting Services:** These services cover various aspects such as general financial planning, insurance analysis, retirement plan consulting, retirement analysis, risk analyses, and asset allocation review. Standalone financial planning is also available.
- **Asset Management Services:** We offer Total Wealth Asset Management and Total Access Asset Management. These services include creating and managing portfolios consisting of ETFs and individual equities, tailored to meet the client's specific investment goals.
- **Third Party Asset Management:** Our firm acts as a third-party money manager for other advisors and investment advisory firms. Under this service our firm will provide asset management services to the clients of financial advisors and other professions. Clients with more than \$250,000 in assets can select additional stocks within the portfolio, otherwise the portfolio consists of ETFs. We have investment authority over assets using this service.
- **Portfolio Review Service:** An analysis will be conducted of the client's current investment portfolio(s). The suggested changes will be designed to meet a particular investment goal, determined to be suitable to the client's circumstances. We do not monitor the portfolio on an ongoing basis or have investment authority for this service.
- **Monitoring, Investment Authority and Limitations:** RTC monitors investments of accounts where it has discretion on an ongoing basis as part of our standard services, adjusting portfolios as necessary to align with clients' goals and market conditions. RTC generally has discretionary authority to manage client portfolios, meaning we make investment decisions without needing to consult you in advance. Any specific limitations are detailed in the advisory agreement. RTC does not limit its advice to proprietary products or a limited menu of products; we offer a broad range of investment options.
- **Account Minimums and Other Requirements:** The minimum account size for Total Wealth Asset Management is \$250,000, while Total Access Asset Management requires a minimum of \$10,000 or a \$500 monthly systematic deposit.

For more detailed information, please refer to our Form ADV, Part 2A brochure.

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?

RTC charges different fees based on the service provided. For Financial Planning & Consulting Services the Fees range from an annual flat fee of \$995 for the Solo Plan to \$9,995 for the Entrepreneur Elite Plan.

These fees are typically charged upfront upon signing the advisory contract. For Asset Management Services we charge a fee based on the assets under management (AUM). Total Wealth Asset Management and Total Access Asset Management fees vary and are based on the specific services and asset levels. Other fees and costs include custodian fees, account maintenance fees, and fees related to mutual funds and variable annuities. These fees are assessed in addition to RTC's advisory fees and will reduce the overall return on your investments.

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.

Conversation Starter: *"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 we provide you. Here are some examples to help you understand what this means:

- **Insurance Products:** Some of our investment adviser representatives (IARs) are also licensed insurance agents and may earn commissions from selling insurance products, which could influence their recommendations.
- **Mortgage Products:** Some of our IAR's are also licensed mortgage brokers and may earn commissions from selling mortgage products which could influence their recommendations.

For more detailed information, refer to our Form ADV, Part 2A brochure.

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

How do your financial professionals make money?

Our financial professionals are compensated based on several factors, including the amount of client assets they service, the complexity of client needs, and the revenues generated by their advisory services. They may also earn commissions on insurance products or mortgage products, which could create a potential conflict of interest.

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

No. Neither RTC nor our financial professionals have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research RTC and our financial professionals.

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

Additional Information

For additional information about our services, visit our website at realtalkcapital.com or contact us at 833-856-2088 to request up-to-date information and a copy of this relationship summary.

Conversation Starters: *"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?"*