



## Introduction

Crew Capital Management, Ltd is an investment adviser registered with the Securities and Exchange Commission. 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](https://investor.gov/CRS), which also provides educational materials about broker dealers, investment adviser, and investing.

## What investment services and advice can you provide me?

We provide **investment advisory services** to retail investors, high-net-worth individuals, business and pension and profit-sharing plans. Unless otherwise agreed upon, our firm manages assets on a **discretionary basis** meaning we are authorized to implement trading recommendations or other actions in your account without your prior approval. Further, we will have discretion to retain (or remove) third-party managers to manage all or parts of your portfolio subject to our oversight.

We also provide a variety of standalone **financial planning services** to clients for the management of financial resources based upon an analysis of current situation, goals, and objectives. Financial planning services are tailored to each individual client and services are provided based upon individually agreed upon engagement.

As your investment adviser, we will help identify specific money managers, mutual funds, and index managers consistent with your investment objectives and risk tolerances. Based on your situation (return/risk profile) and account size, we will adjust your investment portfolio appropriately. Our firm actively manages and continuously monitors investor accounts by using a combination of individual securities, funds, ETFs and third-party managers seeking to achieve higher returns with less risk in both rising and falling markets. The objective is to achieve results by selecting investments, managers and styles whose performance is independent of the other investments, funds, and managers. All accounts are under the supervision of the Investment Committee and are reviewed by a member of the investment committee on a continuous basis.

In general, we require a minimum of \$250,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size.

**For more information about our services**, please refer to Items 4, 8, and 13 of our Firm Brochure available at <https://adviserinfo.sec.gov/firm/summary/125402>.

### Conversation Starters. Ask your financial 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 relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

## What fees will I pay?

Our firm charges fees based on a percentage of assets under management as well as fixed fees, depending on the particular types of services to be provided. The specific fees charged for our services will be set forth in your advisory agreement. We do not charge a separate financial planning fee.

You will be charged an **ongoing management fee** based on the assets under management in accordance with the fee schedule contained in your agreement. Fees are typically charged quarterly in advance based on the last day of the previous quarter. The firm's current fee schedules are described in Item 5 of the Form ADV Part 2. If you receive a non-bundled financial plan, you will be charged a **flat financial planning fee** on a per-plan basis. There is a conflict of interest when charging an asset-based fee, as the Firm has an incentive to encourage you to increase the assets in your account.

The management fee does not include the fees of the custodian or any underlying funds/managers. Fees and expenses charged by a custodian, or other managers are separate from the fee payable to our firm. You will, where applicable, separately pay mutual fund expenses, brokerage, and other transactional costs.

Our firm may also provide portfolio management services for an annual fixed fee ranging from \$10,000 to \$25,000, depending on the complexity of the services provided. The annual fee is charged quarterly at the end of each calendar quarter.

**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 more information about our fees,** please refer to Item 5 of our Firm Brochure available at <https://adviserinfo.sec.gov/firm/summary/125402>.

**Conversation Starters.** Ask your financial 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 we provide you. Here are some examples to help you understand what this means.

- If our firm recommends transferring your assets to be managed by our firm, you will pay our management fee for the transferred assets.
- At times our employees may buy or sell securities that we also recommend to advisory clients.

**For more information about how we make money and our conflicts of interest,** please refer to Items 5, 10, 11, and 14 of our Firm Brochure available at <https://adviserinfo.sec.gov/firm/summary/125402>.

**Conversation Starters.** Ask your financial professional –

- *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 paid a salary plus discretionary bonuses based on company, team, and individual performance. Some professionals will earn a percentage of the investment advisory fees the Firm earns from their provision of investment advisory services.

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

Yes. For more information, please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters.** Ask your financial professional –

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

**Additional Information**

For additional information about our firm and services, including up-to-date information about the firm and/or a copy of this disclosure, please call our offices at (513) 245- or refer to our Firm Brochure available at <https://adviserinfo.sec.gov/firm/summary/125402>.

**Conversation Starters.** Ask your financial professional –

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me?*