

**ITEM 1 – INTRODUCTION**

---

Unio Capital LLC 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. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

**ITEM 2 – RELATIONSHIP AND SERVICES**

---

✂ **What investment services and advice can you provide me?** – Unio Capital offers an investment strategy called the Unio Concentrated Equity strategy. For certain clients, Unio Capital provides variants of that strategy covering a broader range of securities including fixed income securities. Our clients and their consultants determine that one or more of Unio Capital’s strategies is appropriate for their circumstances. Unio Capital does not provide financial planning services.

We generally monitor and review portfolios on an ongoing basis and send you an investor letter at least quarterly. Our advisory agreement gives us discretion to buy and sell investments in your account without asking you in advance. In general, we require a minimum account balance of \$5,000,000.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Additional questions you may want to ask us:**

1. Given my financial situation, should I choose an investment advisory service? Why or why not?
2. How will you choose investments to recommend to me?
3. What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?

**ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

---

✂ **What fees will I pay?** – You will be charged an ongoing quarterly management fee based on the value of your account. Unio Capital’s management fee is billed quarterly in advance at a rate of 1.25% per year where account assets are at least \$500,000, and 1.50% per year where account assets are less than \$500,000. Our fees are automatically deducted from your advisory account. Since our fee is based on a percentage of assets in your advisory account, we have an incentive to increase the assets in your advisory account in order to increase our compensation.

The broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The broker-dealer’s transaction fees are in addition to our firm’s fees. You may also pay charges imposed by the broker-dealer holding your account for certain investments and/or for maintaining your account. Some investments, such as mutual funds, index funds, or exchange traded funds charge additional fees that will reduce the value of your investments over time.

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.

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Additional questions you may want to ask us:**

1. Help me understand how fees and costs may 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 this and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:*

- Since our fee is based on a percentage of assets in your advisory account, we have an incentive to increase the assets in your advisory account in order to increase our compensation.

Additional information about our conflicts of interest is in Item 11 of our Firm Brochure, which is available online at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Additional questions you may want to ask us:**

1. 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 employees of the firm and are paid a fixed salary. They may also receive discretionary bonuses based on the quality of their work and the overall performance of the firm.

---

#### ITEM 4 – DISCIPLINARY HISTORY

※ **Do you or your financial professionals have legal or disciplinary history?** – No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional questions you may want to ask us:**

1. As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

---

#### ITEM 5 – ADDITIONAL INFORMATION

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for CRD #166483. You may also contact us at (212) 920-2000 to request a copy of this relationship summary and other up-to-date information.

**Additional questions you may want to ask us:**

1. 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?

**MATERIAL CHANGES**

---

The following material updates have been made to this Form CRS since our most recent filing in March 2024.

1. Item 3 has been updated to reflect the new management fee billed quarterly in advance at a rate of 1.25% per year where account assets are at least \$500,000, and 1.50% per year where account assets are less than \$500,000.