



Form CRS Customer Relationship Summary

Introduction

Larimer Capital Corporation (hereinafter "Larimer Capital," "we" or "us") is registered with the Securities and Exchange Commission as an Investment Adviser and as a Broker-Dealer; and is a member of FINRA and the Securities Investor Protection Corporation.

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 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 *both* **brokerage** and investment **advisory** services to retail investors.

<p>Our brokerage services include:</p> <ul style="list-style-type: none"> • Personal Investment Strategies • Recommendations • Buying and Selling Securities • Financial Planning Services • Retirement Planning • Estate planning • College financial planning <p>If you open a brokerage account, our Registered Representatives ("RRs") will work with you to develop personal investment strategies. We offer traditional brokerage services where we provide individualized recommendations for you, which are discussed with you, prior to transacting any purchase or sale. We do not provide account monitoring services with a brokerage account. If you open a brokerage account, you will pay us a transaction-based fee; generally referred to as a commission, every time you buy or sell an investment. We do not have any account minimums for brokerage services.</p> <p>We offer non-discretionary broker-dealer (brokerage) services to individuals and high net worth individuals, families, trusts, estates, charitable organizations, businesses, and retirement plans, utilizing a menu of investment products such as stocks; exchange traded funds; options; fixed income offerings including municipal, corporate, or government securities; mutual funds; variable annuities; private placements; and cash and cash-alternatives including money market funds, certificates of deposit and bank deposit accounts. Non-discretionary brokerage services means that you are the decision maker on your brokerage</p>	<p>Our advisory services include:</p> <ul style="list-style-type: none"> • Portfolio Management Services • Personal Investment Strategies • Investment Recommendations • Buying and Selling Securities • Financial Planning Services • Retirement Planning Services • Estate Planning Services <p>Portfolio Management Services include the provision of continuous advice to a client or investing the client's account based on his/her particular circumstances. We offer Portfolio Management Services including personal investment strategies, investment recommendations and the buying and selling of securities on either a discretionary or nondiscretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. When engaged on a nondiscretionary basis, you make the ultimate decision regarding the purchase or sale of investments. As part of our standard service, we monitor portfolio management services client accounts continuously. We do not have any account minimums for investment advisory services. Our Wrap Fee Programs do have account minimums starting at \$100,000 depending on the Wrap Program elected.</p> <p>We offer non-discretionary and discretionary investment advisory services to individuals and high net worth individuals, families, trusts, estates, charitable organizations, businesses, and retirement</p>
--	---

<p>account; purchase and sale transactions will only occur when you authorize them.</p> <p>We offer Financial Planning Services. The goal of Financial Planning Services is to provide a comprehensive evaluation of a client's current and future financial state by using currently known variables to estimate future cash flows, asset values and withdrawal plans. Through the financial planning process, a wide range of questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client.</p> <p>.</p>	<p>plans, utilizing a menu of investment products such as stocks; exchange traded funds; options; fixed income offerings including municipal, corporate, or government securities; mutual funds; variable annuities; private placements; and cash and cash-alternatives including money market funds, certificates of deposit and bank deposit accounts. Our Wrap Fee Programs only offer discretionary investment advisory services.</p> <p>The goal of Financial Planning Services is to provide a comprehensive evaluation of a client's current and future financial state by using currently known variables to estimate future cash flows, asset values and withdrawal plans. Through the financial planning process, a wide range of questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client.</p> <p>Investment advisory services may be provided through a Third-Party Manager or Outside Investment Manager whose strategy aligns best with your goals and objectives. The Third-Party Manager or Outside Investment Manager's custodian will provide custody of your investment assets. When utilizing a Third-Party Manager, we will conduct on-going reviews and evaluations of the Third-Party Manager or Outside Investment Manager. For a full list of planning details and options, please see our ADV Part 2A Brochure.</p>
<p>For additional information, please see our Form ADV Part 2A Disclosure Brochure and the Wrap Fee Program Brochure at https://adviserinfo.sec.gov/firm/brochure/18189 and the account documents that were provided to you upon opening your account.</p>	
<p>Conversation Starters. Ask your financial professional...</p> <ul style="list-style-type: none"> ➤ 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? ➤ 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?

<p>Our Brokerage Services:</p> <p>Transaction-based fees. You will pay us a fee every time you buy or sell an investment, commonly referred to as a commission. The commission is based on the specific transaction and not the total assets held in the account.</p> <p>With respect to transactions in stocks or exchange-traded funds, this fee is usually a separately identifiable commission. With respect to transactions in certain</p>	<p>Our Advisory Services:</p> <p>Asset-based fees. For portfolio management services, you will pay an on-going fee either monthly in arrears or on a quarterly basis in advance depending on the investment advisory services program you select. For monthly billing in arrears, fees are calculated based on the assets under management in your account at the end of the calendar month. For fees billed on a quarterly basis in advance, fees are calculated at the</p>
--	---

fixed income securities, such as bonds, this fee is incorporated into the total price you pay for the investment (called a “mark-up” or “mark down”). For transactions in mutual funds and alternative investments, this fee (typically called a “load”) reduces the value of your investment.

Some investments (such as mutual funds and most variable annuities) impose additional fees that will reduce the value of your investment over time including, for example, 12(b)1 fees. Also, with certain investments such as variable annuities, you will incur fees such as “surrender charges” when you sell the investment.

For financial planning services, we typically charge a flat fee based on the complexity of the plan. We therefore have an incentive to recommend specific courses of action that require a more complex plan, which will lead to representatives and/or the firm or our affiliated broker receiving additional compensation.

If applicable to your account, you will pay other fees to the custodian including wire fees, stop payment fees, overnight fees, and account closing fees. You may also incur expenses for the mutual funds and ETFs in your account. These expenses are paid by all shareholders. There are additional fees that may be charged for brokerage services, for instance, mutual fund companies assess their own internal fees, including annual account maintenance fees, mutual fund custody fees, management fees and other charges, as described in each product’s prospectus and/or the provided Brokerage Fee Schedule. These are fees charged by the custodian and we do not share in these third-party fees. Please refer to your new account paperwork from your custodian for any additional fees applicable to your account.

end of each quarter based on the value of the cash and investments in your advisory account. The asset-based fee reduces the value of your account and will be deducted from your account.

The more assets you have in the advisory account, including cash, the more you will pay us in fees. We therefore have incentive to encourage you to increase the amount of assets in your account. You pay our fee monthly even if you do not buy or sell investments in your account.

An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing advice or want someone to make investment decisions for you.

For financial planning services, we typically charge a flat fee based on the complexity of the plan. We therefore have an incentive to recommend specific courses of action that require a more complex plan, which will lead to representatives and/or the firm or our affiliated broker receiving additional compensation.

Some investments (such as mutual funds and most variable annuities) impose additional fees that will reduce the value of your investment over time including, fees such as “surrender charges” when you sell the investment.

In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common additional fees and costs include custodial and brokerage fees.

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

Conversation Starter. 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?

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.

For additional information, please see our Form ADV Part 2A Brochure and Wrap Fee Program at <https://adviserinfo.sec.gov/firm/brochure/18189> and the account documents that were provided to you upon opening your account.

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?

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. Here are some examples to help you understand what this means.

- As mentioned above, the more assets you have in your account, the more we receive in fees. We therefore have an incentive to encourage you to increase the assets in your account.
- Our firm makes money by offering products and services to you that we in turn earn money on and therefore have an incentive to sell these products to you.
- If you invest in mutual funds or variable insurance products, our firm has an incentive to encourage you to invest in positions that may be costly, dependent on amount purchased and time horizon.

Conversation Starter. Ask your financial professional...

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

For additional information, please see our Form ADV Part 2A Brochure and Wrap Fee Program [at https://adviserinfo.sec.gov/firm/brochure/18189](https://adviserinfo.sec.gov/firm/brochure/18189) and the account documents that were provided to you upon opening your account..

How do your financial professionals make money?

Our financial professionals receive commissions for any investment products they may sell to you in a brokerage account in their capacity as registered representatives of the Firm. The level of compensation received for transactions in a brokerage account depends on the type of product purchased.

Our investment advisor professionals may be compensated:

- based on the amount of assets they service and therefore earn higher compensation for investing more of your money and/or
- through a flat fee and therefore can earn higher fees by requiring a more complex plan.

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

Yes, our firm and/or our representatives have disciplinary history addressed in our Form ADV or Form BD. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter. Ask your financial professional...

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

Additional Information

You can find additional information about our services and request a copy of the relationship summary please email us at info@larimercapital.com or calling us at (303) 573-5511.

Conversation Starter. Ask your financial professional...

- 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?

Customer Relationship Summary
Summary of Material Changes
Larimer Capital Corporation
Effective Date: August 1, 2024

The following areas note any material changes that Larimer Capital Corporation has made to our Customer Relationship Summary:

Introduction

There have been no changes to this section.

What investment services and advice can you provide me?

Larimer Capital Corporation updated the brokerage services and also the advisory services information to provide further clarification regarding the services the Firm offers.

What fees will I pay?

Larimer Capital Corporation updated the brokerage services and also the advisory services information, to provide further clarification, regarding what fees you will pay.

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?

There have been no changes to this section.

How do your financial professionals make money?

There have been no changes to this section.

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

There have been no changes to this section.

Additional Information

There have been no changes to this section.