

Customer Relationship Summary

March 29, 2024

Mainstream Capital Management LLC (“Mainstream Capital”, “we” or “us”) is registered with the SEC and notice filed in various states. **As an investment adviser we provide advisory accounts and services.**

Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and sample 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.

This document gives you a summary of the types of services we provide and how you pay. There are some suggested questions that follow each description.

What investment services and advice can you provide me?

We offer our advisory services to retail investors, as well as other clients. We are a full-service wealth management firm that provides comprehensive financial planning services and manages clients’ investment portfolios across a variety of model and customized strategies (collectively, “advised accounts”). We do not impose any minimums to open or maintain an account.

Our services consist of analyzing your financial situation and providing discretionary portfolio management, financial planning, or both. Our focus is on establishing an appropriate asset allocation for our clients and managing assets within the agreed upon asset allocation. We will deliver account statements to you at least each quarter in paper or electronically.

There are no separate or additional fees charged by us for this service, and the discretionary services offered may be limited by the authorization you give. Without a certain level of discretion, we may not be able to offer you services. We monitor these accounts daily.

We offer a limited selection of investments, and do not offer any proprietary products. Other firms may offer a wider range of products and services, some of which might have lower costs.

Conversation Starter

Ask this Question: Given my financial situation, should I choose an investment advisory service? Why or why not?

Ask this Question: How will you choose investments to recommend to me?

Ask this Question: What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.

What fees will I pay?

The fee you pay is based on the value of your account(s) (“management charge”) or a flat fee that is based on anticipated time to be spent and the hourly rate assigned to that time, depending on service selection. The management charge is calculated quarterly and billed to your designated account. The flat fee is charged 50% in advance and 50% on completion.

There are other service fees that may apply to account(s) carried by our custodian firm(s), TD Ameritrade, Inc., and Raymond James & Associates, Inc. (Member NYSE/SIPC)

The more assets you have under our management the smaller the annual fee rate that is charged to your account, but the overall cost of our services may be larger. We have an incentive to encourage a retail investor to increase the assets in his or her account.

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**

Ask this Question: 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.

Our employees may buy or sell securities for their personal account(s) that are owned in our clients' accounts. Since this represents a potential conflict of interest, our policy is that no employees shall prefer his or her own interest to that of the client.

Our employees must receive approval before trading in certain securities. In order to prevent employees from personally benefiting from investment recommendations which are under consideration for, or which have been made for our clients, approval will not be granted if the security is currently under consideration or a trade is pending.

**Conversation
Starter**

Ask this Question: 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 salaries for their services, and in some cases receive commissions from the sale of insurance products. This conflict may cause the Financial Professional to make suggestions on insurance products where commissions would be paid. In order to reduce conflicts of interest, commissions charged to customers from recommended insurance policies/contracts, would be netted against management charges.

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

No. Our firm does not have any legal or disciplinary history, and neither do our Financial Professionals. This history can be reviewed on BrokerCheck (BrokerCheck.Finra.org), which is FINRA's free tool to research background information of brokers, advisers and firms.

Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

**Conversation
Starter**

Ask this Question: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information. We encourage you to seek additional information.

For additional information about our brokers and services, visit Investor.gov, BrokerCheck (BrokerCheck.Finra.org), our web site (www.mainstreamcapital.com), and your account agreement. You may reach us at (860) 393-1716.

**Conversation
Starter**

Ask this Question: 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?

