

SEC Form CRS - Customer Relationship Summary

Overlock Capital LLC (“Overlock” or the “Firm”) is registered with the Securities and Exchange Commission as an *investment advisor*. 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 advisors and investing.

What investment services and advice can you provide me?

Overlock manages certain portfolios for *retail investors* with investment objectives ranging from capital preservation with minimum risk to aggressive capital appreciation with additional risk. The Firm provides clients with personalized recommendations on asset allocations based on their specific risk and reward expectations. The Firm does not invest in any securities in these portfolios. Overlock customizes allocations of each client’s portfolio to reflect the *retail investor’s* investment restrictions and actively monitors those positions as part of its standard services.

The Firm manages portfolios for *retail investors* on a non-discretionary basis. Clients are free to set limitations on security allocation selections based on their particular situations (e.g., exclude specific industries or companies). The Firm will cater to its clients and monitor asset allocations on a non-discretionary basis; however, the *retail investor* makes the ultimate decision regarding the purchase and/or sale of any investments.

Conversation Starters - *Questions to ask your financial professional.*

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you evaluate investment allocations 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?

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 fees, please refer to the Firm’s ADV Part 2A brochure.*

As a boutique investment advisory firm providing custom-tailored portfolio allocations, Overlock does not act as a broker-dealer. Overlock provides *investment advisory services* for fixed annual fees, charged in advance, based on total assets in the account. Investment advisory fees are charged on an annual basis. Either party may cancel investment advisory agreements in writing at any time with 90 days written notice.

Overlock does not have any other associated fees such as commission dollars, relationship dollars or any other fees associated with the investments in the accounts.

Conversation Starters – *Questions to ask your financial professional.*

- Help me understand how these fees and costs might affect my investments.



- Are additional fees available for additional investment advisory services?

What are your legal obligations to me when acting as my investment advisor?

How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 affect the investment advice we provide you. Here is an example to help you understand what this means.

- The more assets in a retail investor's account, the more the retail investor will pay in fees, thus the firm has an incentive to encourage the retail investor to increase the assets in their account.

Conversation Starters - Questions to 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?

The Firm's financial professionals are only compensated with an annual salary plus a discretionary end-of-the-year bonus.

Do your financial professionals have legal or disciplinary history?

No Overlock employee has any legal or disciplinary history. *Please visit Investor.gov/CRS for a free and simple search tool to research the firm.*

Conversation Starter – Questions to ask your financial professional.

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

Additional Information

Retail investors can find additional information about our investment advisory services from our SEC Form ADV Part 2A. To request a copy of this disclosure, please call 202-670-2574.

Conversation Starter – Questions to ask your financial professional.

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

