

## ITEM 1 – INTRODUCTION

Tide Cycle Resources LLC (“Tide Cycle”) is an SEC-registered investment adviser that provides advisory services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This document is a summary of the types of services we provide and how you pay for these services. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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?

## ITEM 2 – RELATIONSHIP SERVICES

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

Tide Cycle is a fee-only registered investment advisor. The Advisor offers investment advisory services to high-net-worth investors. These services may include assistance with appropriate governance, asset allocation advice, selection of commingled funds (such as Mutual Funds) or third-party separately managed accounts, oversight of other registered investment advisors, interpretation of market news and insights, assessment of risk tolerance, and periodic reporting on investment performance and asset allocation exposures. Tide Cycle is available for ad hoc requests in support of your investment program as well.

Tide Cycle continually supervises client accounts and provides periodic reports. These reports primarily track asset allocation and investment performance. Investment objectives and account performance are reviewed at least annually.

Tide Cycle manages client funds on a non-discretionary basis, which means that the investor retains full control and makes the ultimate decision regarding the purchase or sale of investments. Tide Cycle cannot execute any trades without obtaining explicit approval from the client for each transaction. In this arrangement, the firm acts in an advisory capacity, offering recommendations and guidance based on the investor's financial goals, risk tolerance, and market analysis.

The minimum account size is \$100,000,000, though we may accept smaller accounts at our discretion. For additional information, **see Item 4 and Item 7 of Tide Cycle’s ADV Part 2A (Brochure)**, which can be accessed [here](#).

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

*What fees will I pay?*

As your investment adviser, we operate under a fee-based compensation structure, which means we charge a fee based on a percentage of the assets under management (AUM). Specifically, we charge a fee of up to 0.20% of the total value of your investment portfolio that we manage. These fees are typically assessed quarterly. At our discretion, we may also institute a minimum fixed fee that would apply instead of the calculated percentage fee.

It's important to note that as the value of your advisory account increases, the fees you pay will also increase. While our goal is to help you achieve your financial objectives and grow your investments, we want to be

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transparent about the fact that our fee structure may provide us with an incentive to encourage you to increase the assets in your account.

In addition to the firm's principal fees, you should be aware of other potential fees and costs. These may include custodian fees, which are charges incurred for the safekeeping and administration of your investment assets by the custodian. Account maintenance fees may also apply, covering the ongoing management and maintenance of your investment account. Furthermore, there could be other transactional fees associated with buying and selling securities within your portfolio. Additionally, certain investment products, such as Mutual Funds and Exchange-Traded Funds ("ETFs") may entail their own product-level fees. While some of these fees are paid directly by you, others may be indirectly deducted from your investment returns.

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 additional information, please **see Item 5 in Tide Cycles' Form ADV Part 2A** accessible [here](#).

*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 that we provide you. Here are some examples to help you understand what this means. Because we earn a fee based on the amount of assets we manage for you, we have an incentive to encourage you to add assets to the accounts we manage for you. For information about our conflicts, please **see Items 10 and 12 of our Form ADV 2A** found [here](#).

*How do your financial professionals make money?*

Tide Cycle employees are compensated through the fee-based structure. This compensation model ensures that our financial professionals are aligned with your investment goals and interests. They earn a portion of the fees generated from managing your investment portfolio, which is based on a percentage of the assets under management (AUM). Neither Tide Cycle nor its employees receive any other compensation from the sale of investment products, revenue sharing, or other third-party arrangements.

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

#### **ITEM 4 – DISCIPLINARY HISTORY**

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

No. Tide Cycle does not have a disciplinary history. A free and simple search tool to research us and our financial professionals is available at <https://www.investor.gov/CRS>.

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

#### **ITEM 5 – ADDITIONAL INFORMATION**

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at 207-752-3154 or emailing the Chief Compliance Officer, Jeffrey Croteau, at [Jeff@tidecycleresources.com](mailto:Jeff@tidecycleresources.com).