

## Client Relationship Summary (Form CRS)

### **Introduction**

**Stableford Capital LLC** is registered with the US Securities and Exchange Commission as an Investment Adviser. You have a choice among different types of financial services professionals to assist you with your financial needs. 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](http://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 provide investment advisory services to retail investors. As a registered investment adviser, we are held to what is known as a fiduciary standard, which covers our entire investment advisory relationship with you. The standard requires our constant commitment to our duty of loyalty and care to you, our client.

**Portfolio Management:** At the outset of our relationship, we spend time with you to gain an understanding of your investment goals, risk tolerance and financial situation. We then develop an investment plan designed to meet your financial objectives and provide ongoing management of your assets. We primarily invest client portfolios in common stocks, bonds, and exchange traded funds (ETFs). We will also offer advice regarding additional types of investments if they are appropriate to address your needs. We do not offer any proprietary products (i.e., investments in which we or our employees have a financial interest).

Our standard services include monitoring your portfolio and the investments we recommend on a continuous basis. We typically contact you at least annually to discuss your portfolio and update your investment plan, with interim reviews and updates any time life changes or market conditions call for it.

We manage accounts on a discretionary basis. This means that once you sign an agreement with our firm, we have your permission to buy and sell investments in your account without asking you in advance. This authority will last until you or we terminate our agreement. You may place reasonable limitations on our discretion (e.g., prohibitions on investing in certain securities), subject to our approval.

**Financial Planning:** Financial planning may include advice that addresses one or more areas of your financial situation including, but not limited to, estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding and portfolio design. Financial planning is typically provided in conjunction with our ongoing portfolio management services.

**More detailed information on our services is available in our Form ADV Part 2A (our “Brochure”) in Items 4, 7, 13, and 16.** We are here to help you and encourage you to ask us questions. For example, you might want to ask us:

- *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?*

### **What fees will I pay?**

Our portfolio management fee covers both financial planning and portfolio management services. Fees are calculated as a percentage of the assets we manage for you and are billed quarterly in advance. We believe this fee structure aligns our interests with yours, since we earn more fees as the value of your portfolio increases. Nonetheless, this type of fee arrangement could also incentivize us to encourage you to deposit more assets in your account, which would increase our fees.

In addition to the fees we charge, you will pay transaction fees to your custodian or other broker-dealers for their trade execution services. Under a transaction fee arrangement, you pay a fee when certain transactions are effected in your account. Your portfolio will also incur other expenses. The most common examples are custodian administrative fees (e.g., wire transfer fees, account maintenance fees) and the internal expenses assessed by mutual funds and exchange traded funds that are ultimately borne by the investor.

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.

**More information about our fees is available in our Form ADV Part 2A (our “Brochure”) in Items 5 and 12.** We are happy to address fee arrangements in more detail with you. For example, you might want to ask:

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

- We recommend that you hold your investment account(s) with Fidelity Institutional Wealth Services (“Fidelity”), which offers an advisor-based program that facilitates management of our clients’ accounts. Most of Fidelity’s services directly benefit you as a client; however, other services benefit only us. Without these arrangements, our firm might be required to purchase such services at our own expense. This creates a financial incentive for us to recommend that you maintain your account at Fidelity.
- Stableford Tax LLC (“Stableford Tax”) is an affiliated public accounting firm that is owned by Stableford Capital LLC and Barone CPA LLC. If you need assistance with tax planning and preparation, we outsource such services to Stableford Tax. Stableford Capital, as part owner of the accounting firm, benefits financially through receipt of profits of the accounting firm. You are under no obligation to use the services of Stableford Tax.

**More information is available in Form ADV Part 2A (our “Brochure”) in Items 10, 11 and 12.** Please ask us:

- *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 a salary. In addition, some of our financial professionals are licensed insurance agents and/or registered representatives with a broker-dealer. In their individual capacities, they are entitled to receive commissions or other remuneration on the sale of securities and insurance products. Commissions vary from product to product, which creates an incentive to sell a higher commission security rather than a lower commission security. In addition, the more transactions a client makes, the more the financial professional is paid.

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

Yes, we encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals. You might want to ask us:

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

**Additional information**

Please refer to our Brochure for more details on our investment advisory services and other topics. Please call us at (480) 493-2300 or email [markr@stablefordcapital.com](mailto:markr@stablefordcapital.com) to request up-to-date information and a copy of the Client Relationship Summary and/or Brochure. We encourage you to ask:

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