

SIGNATURE RESOURCES CAPITAL MANAGEMENT

Client Relationship Summary (Form CRS): March 22, 2023

Signature Resources Capital Management, LLC (SRCM) is a Registered Investment Advisor registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it's important for the retail investor like you to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://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?

SRCM provides a range of investment advisory and investment management solutions to retail investors, including financial, retirement and estate planning services. Advisory solutions comprise a range of services and deliverables, including regular fact-finding and informational conversations with the client's advisor, periodic progress reports and interactive tools to examine potential future scenarios.

Our investment advisory and management solutions seek to incorporate client investments into broader strategies that target near- and long-term financial goals. When working with clients to resolve suitable investment portfolios, the solutions we develop seek to address the need for a portfolio suited to a particular level of exposure to investment risk as defined by the client's tolerance for such risk. Client investments over which the firm has discretion generally are custodied in a retail account, types of which include "non-qualified" individual and trust accounts and various "qualified" retirements accounts (e.g., an individual retirement account, or IRA). SRCM seeks to align portfolio investments in the context of individual client financial situations, regularly monitoring (minimally quarterly) both the investments we have made on behalf of the client and the characteristics of the client's financial situation and goals. Portfolio decisions we direct generally include investments in mutual funds and exchange traded funds (ETFs) that represent both equity (stocks) and fixed income (bonds). SRCM remains flexible in accommodating individual client needs and restrictions at the initiation of the relationship. Financial planning services may or may not include associated investment management services. SRCM does not maintain any proprietary investment products. Advisors seek minimally to meet with clients on a quarterly basis. SRCM generally seeks a minimum of \$250,000 to establish a new account; this minimum is negotiable.

For additional detail regarding our investment services, please review our Form ADV Part 2 at <https://www.srcmadvisors.com/ADV>

You may wish to ask your advisor...

- 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?

SRCM charges advisory fees for Investment Management Services that are based on a percentage of the client's total assets under management. We therefore may have an incentive to increase the assets in your account. Generally, SRCM charges a program fee for accounts under \$250,000. These fees are in addition to our standard investment management fee. Clients referred by unaffiliated solicitors may pay a higher total fee (inclusive of solicitor fees) than the annual advisory fees outlined above. SRCM charges clients either an hourly or a fixed fee for financial planning and consulting services. Rates are negotiable, and we reserve the right to change these fees and/or rates at any time. SRCM's fees do not include custodian fees. Clients pay all brokerage commissions, stock transfer fees, insurance premiums, mortality charges (for life insurance products), and/or other similar charges incurred in connection with transactions in accounts, from the assets in the account. These charges are in addition to the fees client pays to SRCM.

All fees paid to SRCM for investment advisory services are distinct from the fees and expenses charged by mutual funds and ETFs. Clients with such funds in their portfolios are effectively paying both SRCM and the fund manager for the management of assets. Any mutual fund shares held in a client's account be subject to deferred sales charges, 12b-1 fees, and other fund-related expenses.

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 detail regarding fees, please review our Form ADV Part 2 at <https://www.srcmadvisors.com/ADV>

You may wish to ask your advisor...

- 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:

Financial firms related to SRCM or certain of SRCM's personnel earn commissions on the sale of an insurance or brokerage product that we recommend as part of a financial plan. This presents a conflict of interest as we may have an incentive to recommend investment products based on the compensation we receive, rather than on a client's needs.

SRCM and our personnel may purchase or sell securities for themselves, regardless of whether the transaction would be appropriate for the client account, securities we have recommend to clients. This presents a potential conflict of interest as we may have an incentive to take investment opportunities from clients for our own benefit, favor our personal trades over client transactions when allocating trades, or to use the information about the transactions we intend to make for clients to our personal benefit by trading ahead of clients.

At times SRCM will aggregate trades in like securities among client accounts as well as with accounts of SRCM and our personnel. This presents a potential conflict of interest as we may have an incentive to allocate more favorable executions to our own accounts or the accounts of our personnel.

Charles Schwab provides a range of services from which SRCM benefits but for which SRCM does not pay, so long as our clients collectively keep a total of at least \$10 million of their assets in accounts at Schwab. That minimum may give us an incentive to request that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest.

SRCM maintains specific policies, delineated in **ADV Part 2**, designed to disclose and avert such conflicts of interest. To learn about these policies, please review our Form ADV Part 2 at <https://www.srcmadvisors.com/ADV>

You may wish to ask your advisor...

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

How do your financial professionals make money?

The majority of SRCM's Investment Advisor Representatives (IARs) are compensated by the firm on a quarterly basis based on a percentage of fees paid by clients for whom they provide services. They receive a higher percentage as the amount of client assets in aggregate that they service increases. Other payment arrangements may be made for financial planning services and IARs are compensated on a percentage of the negotiated fee paid for those services. Certain IARs are compensated by other SRCM IARs via project-, flat-fee- and/or salary-based arrangements. That compensation may include a variable component according to achievement-based targets.

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

Firm—no. Financial professionals—yes. For a free and simple tool to research us and our financial professionals go to <https://www.investor.gov/CRS>

You may wish to ask your advisor...

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

Additional Information

For more information about SRCM's services and to obtain a copy of this Customer Relationship Summary (Form CRS), please visit our Web site at <https://www.srcmadvisors.com/CRS>. You may reach us by phone at 949.261.7726.

You may wish to ask your advisor...

- 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?