

CachTech Inc. – Customer Relationship Summary (6/18/2024)

Additional information about CacheTech Inc. and this Investment Advisor Representative is available on the SEC’s website at www.adviserinfo.sec.gov.

INTRODUCTION

We are CacheTech Inc., and we are registered investment advisors with the SEC. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

We offer investment advisory services to other registered investment advisors (Lead Advisors), which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our investment advisory services include wealth management which includes portfolio management, financial planning and estate planning. We also offer, a wrap fee program. Portfolio management is where we oversee your entire portfolio. We will manage your account, keeping in mind your risk tolerance and time horizon, and adjust the securities within your account as necessary to ensure the contents of your portfolio match your financial goals and needs as you have expressed them to us. We accept discretion authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. We do not offer advice only with respect to proprietary products. We offer advice on mutual funds, exchange-traded funds (“ETFs”). Your account may also have individual debt and equity securities and options. We do not limit our investment offerings. We do not restrict our advice only to proprietary products or a limited amount of investments. In general, a minimum account size of \$500,000 is required to start a relationship with us, although that minimum may be waived at our discretion.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/286087>

Conversation Starters: 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?

FEES, COSTS, AND STANDARD OF CONDUCT

What fees will I pay?

For wealth management, we charge a regular fee for our advisory services. This fee is based on a percentage of the total assets under management. Our current fee can go as high as 2.5% but may be negotiated on a client-by-client basis. This fee is billed quarterly in advance. The fee will be deducted directly from your account. The more assets there are in your advisory accounts, the more you will pay in fees. We may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we receive higher fees.

The charges for our wrap fee program are also negotiable, but generally range from an annual fee of 2%- 2.75% depending on the amount of assets under management. The fees associated with the wrap fee program will include most transaction costs and fees to a broker dealer that has custody of these assets.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers and custodians. These charges include securities brokerage commissions, transaction fees, custodial fees, fees charged by independent managers, margin costs, charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

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 Starters: 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.

We or an affiliate are the Managing Member for AIM Ventura Capital Fund, AIM Ventura Co-Invest I, AIM Ventura Co-Invest II, AIM Real Asset Opportunities Fund, AIM Real Asset Fund VIII, Fairway Investment Fund, AIM Opportunity Zone Fund VII, and AIM Defined Investment Fund. This means we receive the management and performance fee from these funds. Because of this there is a material conflict of interest. But we are guided by fiduciary principles in the management of conflicts of interest and we are expected to always act in the best interests of our clients.

Our investment advisor representatives participate in “side-by-side” management. This means situations where the same advisor manages accounts that are performance fee based alongside accounts that are billed as a percentage of assets under management. This creates conflicts for our advisors. In performance fee-based accounts, the advisor has an incentive to make riskier investments. In accounts that are billed as a percentage of assets under management, the advisor has an incentive to make more conservative, safe investments.

We may recommend the buy or sale of securities in which we or our investment advisors have a material financial interest in. We can only do this when we have disclosed the conflict of interest, research shows that these securities are most suitable, and the Chief Compliance Officer approves the transaction.

Adams Wealth Management is also a licensed insurance agent and may earn commissions if you decide to purchase insurance products through us. This creates a conflict, because we may receive fees for the advice as well as the commission for the insurance sale.

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

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/286087>

How do your financial professionals make money?

We approach your investment with a team-oriented approach. Our professionals are paid a base salary with the option to earn a bonus for their performance in their field of specialization. Performance bonuses may be based on assets brought to the firm, performance of a strategy, etc. These bonuses create incentives to encourage you to increase the assets in your account or take greater risks.

DISCIPLINARY HISTORY

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

No. neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

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

ADDITIONAL INFORMATION

To obtain additional information about our advisory services or request of copy of the relationship summary, contact us directly at our office, located at 701 S Main, Suite #400, Logan, UT 84321, or by calling us directly at (435) 752-1702.

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