

Form CRS: Customer Relationship Summary for Real Talk Capital, LLC
June 28, 2024

Introduction

Real Talk Capital, LLC ("RTC") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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](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?

RTC offers investment advisory services to retail investors, including financial planning, consulting services, and asset management. Our services include:

- **Financial Planning and Consulting Services:** We provide five types of plans: Solo Plan, Family Plan, Retirement Plan, Executive Plan, and Entrepreneur Elite Plan. These services cover various aspects such as financial statements, insurance analysis, retirement analysis, risk analyses, asset allocation review, and emergency account analysis.
- **Asset Management Services:** We offer Total Wealth Asset Management and Total Access Asset Management. These services include creating and managing portfolios consisting of ETFs and individual equities, tailored to meet the client's specific investment goals.
- **Retirement Plan Consulting:** We assist employer plan sponsors in establishing, monitoring, and reviewing their company's participant-directed retirement plans, including developing investment policy statements, evaluating investment options, and providing participant education.
- **Third Party Asset Management:** Our firm participates as a third-party money manager for other advisors and investment advisory firms. Under such programs, our firm will enter into an agreement with the client to provide asset management services. Under this service our firm will provide asset management services to the clients of financial advisors and other professions. Our firm will typically build a portfolio of ETF's for accounts under \$250,000 assets under management with our firm, and for clients with \$250,000 and over assets under management the client can choose to include stocks along with ETF's within the built profile. We have the discretion to change the asset mix based on the needs of the client in consideration. Under this service, the client's advisor will be responsible for determining suitability for their client. We will be reliant on the advisor's information to build and manage the portfolio for their client. The advisor will provide Real Talk with client's account information which includes suitability information, account holdings, values and transactions. We will manage clients' accounts according to the approved strategies by the adviser. Any client may terminate our services as a third-party money manager at any time by written notice.

Commented [VP1]: We copied and pasted the other services that were missing from the 2A. Please condense as you see fit.

- **Portfolio Review Service:** As part of our Portfolio Review Service, an analysis will be conducted of the client's current investment portfolio(s). We will compare the current portfolio to an appropriate benchmark and suggest needed changes. The suggested changes will be designed to meet a particular investment goal, determined to be suitable to the client's circumstances. The client will be responsible to accept or decline the recommendations and they will also be responsible to execute all or any of the recommendations.
- **Standalone Financial Planning Services:** Standalone financial planning services will typically involve preparing a financial plan or rendering a financial consultation for clients based on the client's financial goals and objectives. This planning or consulting may encompass Investment Planning, Retirement Planning, Estate Planning, Charitable Planning, Education Planning, Corporate and Personal Tax Planning, Corporate Structure, Real Estate Analysis, Mortgage/Debt Analysis, Insurance Analysis, Lines of Credit Evaluation, or Business and Personal Financial Planning.
- **Monitoring:** RTC monitors investments of accounts where it has discretion on an ongoing basis as part of our standard services, adjusting portfolios as necessary to align with clients' goals and market conditions.
- **Investment Authority:** RTC generally has discretionary authority to manage client portfolios, meaning we make investment decisions without needing to consult you in advance. Any specific limitations are detailed in the advisory agreement.
- **Limited Investment Offerings:** RTC does not limit its advice to proprietary products or a limited menu of products; we offer a broad range of investment options.
- **Account Minimums and Other Requirements:** The minimum account size for Total Wealth Asset Management is \$250,000, while Total Access Asset Management requires a minimum of \$10,000 or a \$500 monthly systematic deposit.

For more detailed information, please refer to our Form ADV, Part 2A brochure.

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?"*

What fees will I pay?

RTC charges different fees based on the service provided:

- **Financial Planning & Consulting Services:** Fees range from an annual flat fee of \$995 for the Solo Plan to \$9,995 for the Entrepreneur Elite Plan. These fees are typically charged upfront upon signing the advisory contract.
- **Asset Management Services:** We charge a fee based on the assets under management (AUM). Total Wealth Asset Management and Total Access Asset Management fees vary and are based on the specific services and asset levels.

Other fees and costs include custodian fees, account maintenance fees, and fees related to mutual funds and variable annuities. These fees are assessed in addition to RTC's advisory fees and will reduce the overall return on your investments.

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 Starter:

- "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:

- **Insurance Products:** Some of our investment adviser representatives (IARs) are also licensed insurance agents and may earn commissions from selling insurance products, which could influence their recommendations.
- **Mortgage Products:** Some of our IAR's are also licensed mortgage brokers and may earn commissions from selling mortgage products which could influence their recommendations.

For more detailed information, refer to our Form ADV, Part 2A brochure.

Conversation Starter:

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

How do your financial professionals make money?

Commented [VP2]: Should we list our new mortgage business and the other businesses listed in item 10 of 2a here?

Our financial professionals are compensated based on several factors, including the amount of client assets they service, the complexity of client needs, and the revenues generated by their advisory services. They may also earn commissions on insurance products or mortgage products, which could create a potential conflict of interest.

Commented [VP3]: Should we also mention mortgage products and educational projects - referencing the items in section 10 of 2a

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

No. Neither RTC nor our financial professionals have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research RTC and our financial professionals.

Conversation Starter:

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

Additional Information

For additional information about our services, visit our website at realtalkcapital.com or contact us at 833-856-2088 to request up-to-date information and a copy of this relationship summary.

Conversation Starters:

- "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?"