

# DELTA CAPITAL MANAGEMENT, LLC

## FORM CRS – CLIENT RELATIONSHIP SUMMARY

Delta Capital Management, LLC (“AWM”, “we”, “our”, “us”) is an investment adviser registered with the Securities and Exchange Commission. We offer advisory accounts and services rather than brokerage accounts and services. This document is a summary of the types of services we provide and how you pay. *Suggested questions to ask us regarding our firm and the services we offer are at the end of each section.*

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.

## RELATIONSHIPS AND SERVICES

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

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We offer portfolio management and financial planning services to retail investors.

**Portfolio Management Services:** Based on the information shared by the investor, we will recommend one of our five model portfolios and will customize the asset allocation and investment strategy according to this model. We only offer discretionary asset management meaning that you allow us to buy and sell investments in your account(s) without asking you in advance. We regularly monitor accounts and review accounts at least quarterly. We do not require an account minimum to obtain our portfolio management services.

**Financial Planning Services:** We offer financial planning services that involve preparing a financial plan for you based on information and documentation that you provide to us along with your financial objectives, risk tolerance, financial resources, family situation and future financial goals. The plan will include general recommendations for a course of activity or specific actions for you to take. You decide to implement any recommendations. Once we deliver your financial plan, we do not monitor your financial situation on an ongoing basis. You must contact us if you have any significant change in your financial situation and request that we update your plan.

**For additional information,** please see our Form ADV Part 2A Brochure, Items 4, 7 and 13.

#### **Key Questions to Ask Your Financial Professional:**

- Given my financial situation, should I choose a brokerage 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, CONFLICTS AND STANDARD OF CONDUCT

### WHAT FEES WILL I PAY?

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For portfolio management accounts, we charge an ongoing, negotiable advisory fee that is based on a percentage of assets under management. This advisory fee will not exceed 1.95% per year and is deducted from your account, in advance, on a quarterly basis. The advisory fee is based on the value of your account on the last business day of the previous billing period.

For financial planning services, we charge an hourly fee ranging from \$150 per hour to \$250 per hour. Financial planning fees are billed quarterly based on actual hours accrued.

**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.**

## WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

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When we provide you with a recommendation, 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

- The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase the amount we earn (i.e., recommending that you rollover your retirement plan account or transfer assets to our firm).
- We receive fees if you act on our financial planning recommendations by opening an advisory account through us.

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

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We compensate our financial professionals based on the amount of client assets they service. The more assets you have in the advisory account, including cash, the more you will pay us and the more your financial professional will earn. Therefore, your financial professional has an incentive to increase the assets in your account to increase the amount he or she earns (i.e., recommending that you rollover your retirement plan account or transfer assets to our firm).

Your financial professional can receive more money by recommending that you invest in an insurance product if you choose to purchase such products through that financial professional.

**For additional information**, please see our Form ADV Part 2A Brochure Items 4, 5, and 10 and any brochure supplement your financial professional provides.

### **Key Questions to Ask Your Financial Professional:**

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

## DISCIPLINARY HISTORY

## DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

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Yes. Please visit [www.investor.gov](http://www.investor.gov) for a free search tool to research us and our financial professionals.

### **Key Questions to Ask Your Financial Professional:**

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

## ADDITIONAL INFORMATION

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For additional information about our services, see our Form ADV Brochure on [www.adviserinfo.sec.gov/IAPD](http://www.adviserinfo.sec.gov/IAPD) and any brochure supplement your financial professional provides. Call us at 407-422-2423 to request up-to-date information, including the current relationship summary.

### **Key Questions to Ask Your Financial Professional:**

- 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?