

June 2020

Focus Point Capital LLC
Client Relationship Summary
Form CRS/Form ADV, Part 3

Focus Point Capital LLC (FPC) is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

Investment Consulting: Some of the services we offer are, but are not limited to:

- increase organizational efficiencies related to asset management,
- optimize asset allocation,
- review and recommend managers or strategies,
- suggest, create and implement strategic or tactical asset allocations, and
- construct individualized portfolios of managers or securities based on specific client requests.

We do not restrict our advice to limited types of products or investments.

Investment Management: FPC Macro is a proprietary blend of exchange traded funds that together combine to represent a broadly diversified portfolio across multiple asset classes including, U.S. equities, international developed equities, emerging market equities, commodities, MLPs, precious metals, real estate investment trusts, and U.S. Treasury securities. Allocations among asset classes are driven by a proprietary market indicator which measures fundamental market valuation, volatility and technical measures.

A daily review is performed to see if the account holdings match our expectations and the account's risk profiles. We offer our services on both a discretionary and non-discretionary basis. If we have discretion, we don't need to contact you when buying or selling in your account. If we are managing the account on a non-discretionary basis, we will contact you for approval before any trade is done. This means the ultimate decision regarding the purchase or sale of the investment is yours. You provide either discretionary or non-discretionary authority when you sign our investment management agreement. This agreement will remain in place until you or we terminate it. We have a minimum investment requirement of \$1 million, but will consider taking clients with smaller minimums based on the circumstances.

Additional information about our services is located in Items 4, 5, 7, 13 and 16 of our [Firm Brochure](https://adviserinfo.sec.gov/firm/brochure/155819) (adviserinfo.sec.gov/firm/brochure/155819).

- ✓ 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?

Investment Consulting: Consulting services are based on a fixed fee arrangement ranging from \$5,000 to \$10,000 per month and are negotiated on a case-by-case basis based on the scope and complexity of the services provided. You will receive an invoice at the end of each month for the agreed to fee.

Investment Management: You will be charged an ongoing annual fee of 0.75%, billed in monthly installments. This fee is billed in advance based on your account value as of the first day of the month. We may negotiate lower fees based on amount of managed assets. The more assets you have in your advisory account, the more you will pay us. This gives us an incentive to encourage you to increase the assets in your account which will increase our fees.

The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker/dealer's transaction fees are in addition to our fee for advisory services. You may also pay charges imposed by the broker/dealer holding your account for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities charge additional fees that will reduce the value of your investments over time.

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. Additional information about these fees and costs may be found in Items 5 and 12 of our [Firm Brochure](#).

- ✓ Help me understand how these fees and costs might affect my investment. 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 advisor? 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 recommend Charles Schwab & Co., Inc. to serve as custodian to our clients. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients choose Schwab as a custodian.

Additional information about our conflicts of interest is located in Items 12 and 14 of our Firm Brochure.

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

How do your financial professionals make money?

All of our financial professionals are owners of the of the firm and earn money based on the overall profitability of the company. This gives our financial professionals an incentive to encourage you to increase the assets in your account which will increase their compensation.

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Investor.gov/CRS is a free and simple search tool to research Focus Point Capital LLC and our financial professionals.

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

Additional Information

Additional information about our investment advisory services is available in our [Firm Brochure](#) and our [website](http://www.focuspointcap.com) (www.focuspointcap.com). You may request a current copy of this relationship summary by calling (303) 381-2264 or download it [here](http://adviserinfo.sec.gov/firm/summary/155819) (adviserinfo.sec.gov/firm/summary/155819).

- ✓ Who is my primary contact? 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?