



## Client Relationship Summary Introduction

Our firm, TAGStone Capital, Inc., is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This Client Relationship Summary describes the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

## Relationships and Services

### What investment services and advice can you provide me?

**Services:** We offer fee-only wealth management services to retail investors, which include financial planning and portfolio management. We provide periodic advice and reviews regarding your investment goals and objectives. For a description of each service listed above, please refer to our Form ADV Part 2A (Items 4, 5, 7, 13 & 16, among others) by clicking the following link: [ADV Part 2A](#) (the full URL for the aforementioned hyperlink is <https://adviserinfo.sec.gov/firm/brochure/158864>).

**Accounts, Investments, and Monitoring:** In our portfolio management services, we will periodically monitor your investment accounts over which you provide us with such authority and provide advice. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio.

**Investment Authority:** Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision).

**Account Minimums & Other Requirements:** We require a minimum initial and ongoing account size for portfolio management services.

**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, Conflicts, and Standard of Conduct

### What fees will I pay?

**Asset-Based Fees:** We charge fees for our advisory services and those fees vary among different types of services we offer. We charge a percentage of assets under management for portfolio management services which are assessed on a quarterly basis, in advance. The more assets in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

**Other Fees & Costs:** We also charge hourly fees for certain services. In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and exchange-traded-funds, and other product related fees such as redemption fees.

**Additional Information:** **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 more information on our fees, please see Item 5 – Fees and Compensation of our [Form ADV Part 2A](#).

**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 interests 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 is an example to help you understand what this means.

We charge an asset-based fee, which means as a client's assets increase in value, the client will pay more in fees. This can create a conflict as we have an incentive to encourage our clients to increase the assets in their accounts.

**Additional Information:** Please refer to our ADV Part 2 by clicking this link to help you understand what conflicts exist: [Form ADV Part 2A](#).

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

**How do your financial professionals make money?**

Our financial professionals are compensated directly from our clients through the fees you pay for the advisory services we provide you. The compensation can come in the form of a salary, discretionary bonus, and profit distributions. Our financial professionals do not receive brokerage commissions, 12b-1 or shareholder servicing fees or other compensation from third-party investment firms.

**Disciplinary History**

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

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

**Additional Information**

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You can find additional information about our investment advisory services by viewing our [Form ADV Part 2A](#) or by visiting [TAGStoneCapital.com](http://TAGStoneCapital.com). You can request up to date information and a copy of our client relationship summary by contacting us at **(704) 533-8900** or by emailing your advisor.

**Conversation Starters:** *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?*