Crystal View Capital, LLC d/b/a Robert Charles Capital Management

Relationship Summary

Robert Charles Capital Management (referred to as "we" or "us") is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. We feel that it is important for you, the *retail investor*, to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. 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.

What investment services and advice can you provide me?

Investment Management: Our firm provides investment management services based upon an assessment of your financial situation, objectives, and risk tolerance. When managing investment portfolios, we provide advice on individual stocks, bonds, mutual funds, exchanged traded funds (ETFs), alternative investments, and cash. We limit the types of investments since not every type of investment vehicle is needed to create an appropriate portfolio. As part of our standard service, we provide continuous monitoring of your account and manage your investments on a discretionary basis. When you grant us discretionary authority, we will buy and sell investments in your account without asking for your approval of the transaction in advance. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities, types of securities or industry sectors.

Financial Advice and Consulting: We analyze your financial situation including your present and future anticipated assets and liabilities, insurance, savings, retirement benefits, among other things, to deliver financial advice with a recommended course of action to help you reach your financial objectives. You may implement any investment recommendations we make through our investment management service or you may take our recommendations to another investment adviser or broker of your choice.

Questions You May Want to Ask:

- *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?

We are compensated for our Investment Management Services by a percentage of assets under our management and charge an hourly rate for our Financial Advice and Consulting services. Our fees vary depending on your amount of assets under management and complexity of your individual circumstances. Our fees are negotiable. Depending on the type of investment purchased or sold, you may pay a transaction fee when we buy and sell an investment for you and you may also pay fees to a broker-dealer or bank that will hold your assets. In addition to our investment advisory fee, you may also incur charges for management and operating expenses of mutual funds and ETFs, wire transfer fees, and interest charges on margin loans or securities backed lines of credit. We do not receive any portion of these fees. 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. More detailed information about our fees and the costs your account may incur can be found in our Part 2 Brochure. If viewing a paper version of this form, please visit https://adviserinfo.sec.gov/firm/summary/283124 for a link to this document.

Question You May Want to Ask:

- *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 are some examples to help you understand what this means:

1. The more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase my fee.

2. If we recommend that you roll over your retirement plan assets into an account to be managed by us, we will earn an advisory fee on the rolled over assets.

3. We have a conflict if we recommend additional tax or accounting services to you because, in most cases, we will earn an additional fee for providing those services.

Question You May Want to Ask:

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

More detailed information about our conflicts of interest can be found in our Part 2 Brochure. If viewing a paper version of this form, please visit https://adviserinfo.sec.gov/firm/summary/283124 for a link to this document.

How do your financial professionals make money?

Robert Charles Capital Management is an independent fee-based investment adviser. The firm is not a broker-dealer, and the firm's investment professional is not a registered representative of a broker-dealer. Therefore, we do not provide brokerage services and do not receive any commissions or compensation from any investment product vendors. Our income is directly correlated to the firm's net income. As an investment adviser, we are legally required to act in your best interest and do not put our interests ahead of your own. We have systems in place to mitigate conflicts of interest, including systems to review whether a recommendation is in your best interest.

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

Firm-no. Financial professional-yes. For free and simple tools to research our firm and financial professionals, visit www.investor.gov/CRS.

Question You May Want to Ask:

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

Additional Information

For additional information on our advisory services, you may access our Part 2 Brochure. If viewing a paper version of this form, please visit https://adviserinfo.sec.gov/firm/summary/283124 for a link to this document. If you have any questions, need additional information or would like another copy of this Client Relationship Summary, please contact us at (616) 293-6292 or rboylen24@gmail.com.

Question You May Want to Ask:

- *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?*