

ADV Part 3: Relationship Summary – Curât Global

Item 1: Introduction 2025 June 9

- A. **Name** – Steven Albrecht, Curât Global LLC, registered with the SEC as an investment advisor. Registration identification – 296180. Curât charges for investment management advice and is not a broker, custodian or financial planner. The firm's ONLY compensation is the management fee.
- B. The SEC encourages individuals to seek additional information about the investment industry at investor.gov/crs. It is a free service.

Item 2: Relationship and Services

- A. **What investment services and advice can you provide me?** Curât Global only provides investment management advice; it does not provide brokerage or custodian services.
- B. **Description of Services** Advice is provided on quoted stock and bond securities on a continuing basis. No private, proprietary or digital currency products are offered. This advice may result in direct actions taken in the portfolio by me or may include recommendations that you implement yourself. Curât does not have a strict account minimum, however clients with investable assets under \$1 million would end up paying a higher fee than needed. Accounts under \$ 1 million would be well served with a self-managed portfolio at a major brokerage firm that offers "free" services. We recommend you understand completely all direct and indirect fees charged under "free" services.
- C. **Additional information** about Curât Global's services may be found at the SEC website under our name and identified as ADV Part II.

D. Conversation Starters

Given my financial situation should I choose an investment advisory service? Why or why not?

In general, individuals/families with less than \$1 million of investable assets do not require customized investment services. If customization is not needed, then generic services from the web or general service brokers could be more appropriate.

How will you choose investments to recommend to me?

Your specific investment situation will be evaluated with you and, with your approval whereupon investment objectives will be established.

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

I have been working in the investment business for over 3 decades. I have also worked globally for major corporations in senior management positions. I have a BS from Purdue University and MBA from University of Alabama. I have been published in financial journals, taught finance and banking at the university level, and hosted a financial radio program for many years. I do not have any licenses as they are not required in my position.

Item 3: Fees, Costs, Conflicts and Standard of Conduct

A. What fees will I pay?

Curât Global charges a management fee, paid monthly or quarterly, based on the size of the account. No other fee is charged. Since this is a percentage of the assets under management, any increase in assets size generates a higher absolute fee value, but always at the same rate. You may incur additional fees by your custodian; this should be discussed directly with your custodian. You may also incur fees associated with mutual funds, ETFs and cash management funds if they are included in your account. These fees can be identified by obtaining a current prospectus online.

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Fees are paid 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.

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?

If the client fee were 0.50% (referred to as 50 basis points) the fee would be \$50.00/year. That means \$9,950.00 would be invested for you or 99.5%. Curât Global does not charge custodian fees, account maintenance fees, transactional fees or any other fees. Curât discourages the use of mutual funds (ETF securities are not mutual funds), any form of annuity and other esoteric portfolio enhancement products such as derivatives, active index and private equity. We do not work with "hypothetical" or "enhanced" investment designs. These "other" fees would impact your performance and should be discussed directly with the institution charging the fee.

B. 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.

Hypothetically, an investment manager could buy a security for a client that paid a commission or selling fee to the investment manager that was higher than an equivalent security.

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

Curât Global takes great effort to prevent conflicts of interest. If you have any concerns or would like to know more about how conflicts could arise in investment management we will be pleased to discuss these with you at any time.

C. How do your financial professionals make money?

The firm generates revenue only from management fees of the clients. We receive no other compensation in terms of, commissions, selling incentives, gifts, travel, seminars to exotic places, free sports tickets, dinners, soft-dollars or any other form of indirect compensation.

Item 4 Disciplinary History

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

No, Additionally, the SEC can provide additional information at investor.gov/crs

Item 5: Additional Information

A. Where can an investor find additional information about your firm?

Additional information can be obtained at investor.gov/crs or you may call us at: 603-306-1230

Who is my primary contact person? Steven Albrecht

Is he or she a representative of an investment advisor or a broker/dealer? An investment advisor. Curât is not a broker.

Who can I talk to if I have concerns about how this person is treating me? Since I am the only investment person in the firm, if I cannot resolve your concerns completely, you should direct any displeasure to the SEC. They take all complaints very seriously.