

Reichard Capital, LLC, CUSTOMER RELATIONSHIP SUMMARY (FORM CRS)

Introduction

Reichard Capital, LLC ("RC") is registered with the Securities and Exchange Commission ("SEC") as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers the following principal investment advisory services to you:

Portfolio Management Services: Portfolio Management Services include the provision of continuous advice to you or investing your account based on your particular circumstances. We offer this service primarily on a discretionary basis; however, we may manage your account on a non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You may impose reasonable restrictions. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments.

Use of Sub Advisers and Third-Party Managers: We may engage a sub-advisor/third-party manager for certain portions of a client's portfolio. RC will continuously and regularly monitor the performance of your selected third-party manager. If the third-party manager is not providing sufficient management services to the client, RC will remove assets from that third party manager and place those assets with another third-party manager at our discretion without prior consent from the client.

Consulting 529 College Savings: RC also provides investment advice to individuals participating in a 529 College Savings plan. Recommendations are provided to the client periodically and these services are managed on a non-discretionary basis. The client is responsible for making any necessary changes recommended by RC.

Financial Planning: Financial Planning is a comprehensive evaluation of your current and future financial state, using currently known variables to predict future cash flows, asset values and withdrawal plans. Clients purchasing this service receive a written report which provides you with a detailed financial plan designed to assist you in achieving your financial goals and objectives.

For additional information, including minimum investment amounts, please see Items 4 & 7 of our Form ADV, 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/305695>.

Ask your financial professional: 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?

Portfolio Management Services: RC charges clients a percentage of assets under management an annual fee ranging from 0.15% - 1% for Portfolio management services. These fees may be negotiable. Clients are invoiced monthly in arrears.

Use of Sub Advisers and Third-Party Managers: RC charges the same fees as stated above in the Portfolio Management Services section; however, an additional management fee is charged. These management fees may be charged in advance or arrears on a monthly or quarterly basis.

Consulting 529 College Savings: RC charges clients an annual asset-based fee of 0.25% for clients who engage in consulting services for 529 College savings plans. Fees are billed monthly in arrears.

Financial Planning: Our financial planning fees are charged on a fixed fee basis ranging from \$2,500 - \$5,000. Fees are due upon presentation of the plan. With regards to financial planning, RC charges an hourly rate ranging from \$90 - \$500 per hour for annual review services. These fees are due as incurred by the client. These fees may be waived for clients who have assets under management with Reichard Capital LLC.

Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A. It is important to understand that the more assets held in a retail client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. There are other fees and costs related to our

investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions. **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 additional information about our fees and costs, please see Item 5 of our Form ADV, 2A Brochure available at:
<https://adviserinfo.sec.gov/firm/summary/305695>.

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?

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 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.

When we charge you an asset based fee, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts. When we charge an hourly fee, we have an incentive to recommend specific courses of action through our services that may lead to us receiving additional compensation.

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

For additional information, please see our Form ADV, 2A Brochure available at:
<https://adviserinfo.sec.gov/firm/summary/305695>.

How do your financial professionals make money?

Our financial professionals are paid on a salary basis, plus a bonus.

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional Information

You can find additional information about our services and request a copy of this relationship summary by emailing jamesreichard@reichardcapitalllc.com or calling 704-312-4015.

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?