

**Larch Capital Partners LLC**  
600 Brickell Ave. Suite 3150 Miami, FL - 33131  
**Customer Relationship Summary – July 13, 2021**

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### Item 1. Introduction

Larch Capital Partners LLC (“Larch Capital”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2. Relationships and Services

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

**Description of Services:** Larch Capital offers ongoing investment advisory and portfolio management services to retail investors. Our investment recommendations are based on the individual goals, objectives, time horizon, and risk tolerance of each client. Larch Capital creates an Investment and Risk Profile for each client, which outlines the client’s current situation (such as income, tax, and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client’s specific situation.

**Monitoring.** During your relationship with us, we will review your account periodically, no less than quarterly. We will discuss your investment objectives, risk tolerances, time horizon and strategy on an ongoing basis, and outline your goals in an Investment Policy Statement. We will perform a more frequent review when market conditions dictate and as requested by Larch Capital’s clients. Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client’s own situation.

**Investment Authority.** Larch Capital offers investment advisory and management services on both a discretionary and non-discretionary basis. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives, investment policies, limitations and restrictions for the particular client account. With non-discretionary asset management, we provide investment recommendations but require your approval to proceed; you make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with the client in our investment advisory agreement.

**Limited Investment Offerings.** Larch Capital generally limits its investment advice and management to a broad range of domestic and international securities including equities, bonds, promissory notes, share participation certificates and warrants as well as standardized and non-standardized options, futures, forward transactions, term deposits, fiduciary deposits, regulated or unregulated collective investment instruments (including funds), precious metals or rights to precious metals, or other types of investment instructed by the client. Larch Capital may also invest in private investment funds and investments of similar structure to diversify its clients’ portfolios.

**Account Minimums and Other Requirements.** The Firm ordinarily requires each account to have a minimum of \$5,000,000, although smaller amounts may be accepted and maintained at the discretion of the Firm.

**Additional Information.** For additional information, please click [here](#) to find Larch Capital’s Brochure.

#### *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?*

### Item 3. Fees, Costs, Conflicts, and Standard of Conduct

#### *What fees will I pay?*

Our fees are based on the types of services we provide. For discretionary accounts, we charge a tiered fee structure that ranges from 0.50% to 1.00% per annum of the average aggregate market value of the account on a quarter. For non-discretionary accounts, Larch Capital will discuss a fee arrangement with each account individually. Our fees are paid in arrears for services provided during each quarter. You grant us authority to have the fees automatically calculated and deducted monthly from your account held by the custodian. We may also invoice you directly for payment by wire transfer.

**Other Fees and Costs:** The Firm’s fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred directly by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as fund managers. Some investments, such as mutual funds, impose additional fees that will reduce the value of your investments over time. Those fees may include mutual fund expenses and surrender charges. You may also pay

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\* Consider asking your investment adviser representative these questions.

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other fees to the custodian of your assets. These include, but may not be limited to, custodial fees, deferred sales charges, odd-lot differentials, ticket charges on transactions, transfer taxes, wire transfer and electronic funds fees, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, asset transfers, and other fees and taxes on brokerage accounts and securities transactions. In general, it is the Firm's policy not to accept "kick-backs" or retrocession fees from any third non-affiliated party providing services to the Firm's clients. Any exception to this policy will be fully disclosed and agreed with you.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the 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 costs are included in our Form ADV Part 2A (Items 5.A., B., C., and D.) Please click [here](#) to find Larch Capital's Brochure.

**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?**

***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 to you. Here are some examples to help you understand what this means: we will have an incentive to recommend that you bring more assets for us to advise on, as the higher the value of your account will result in more fees earned by Larch Capital.

**How else does your firm make money and what conflicts of interest do you have?**

We only generate revenues from our investment advisory and management services as described above.

**Conversation Starters \***

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

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

Our investment advisors are compensated through salaries and/or a portion of revenue we receive for the advisory and management services we provide. The portion paid to your investment advisors generally does not vary based on the type of investments that are recommended. These arrangements and additional information about conflicts of interest are discussed in more detail in our Form ADV Part 2A. Please click [here](#) to find Larch Capital's Brochure.

**Item 4. Disciplinary History**

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

No. Neither the Firm nor any of our financial professionals have a disciplinary history. We invite you to visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our Firm and financial professionals.

**Conversation Starters \***

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

**Item 5. Additional Information**

We encourage you to seek out additional information about our investment advisory and management services in our Form ADV Brochure on [Investor.gov](https://www.investor.gov) or [adviserinfo.sec.gov](https://www.adviserinfo.sec.gov). Alternatively, you can call Larch Capital at (786)677-4120 to speak with us directly. A copy of this relationship summary can be found at Larch Capital's [here](#).

**Conversation Starters \***

- *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?*

\* Consider asking your investment adviser representative these questions.

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Exhibit A – Material Changes to Customer Relationship Summary  
June 17, 2021

This is an update to the version of the Customer Relationship Summary dated March 29, 2021. The following are the change(s) made:

- We updated our minimum account size in *Account Minimums and Other Requirements*.