

October 24, 2025

Item 1 – Introduction

Safe Harbor Family Capital, LLC (“Safe Harbor”) is an SEC-registered investment adviser that provides advisory services. Brokerage and investment advisory services and fees differ, and 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationship Services***What investment services and advice can you provide me?***

We offer investment advisory services to retail investors. As part of these services, we manage individual client accounts through vetted third-party investment managers. Our advisory services are offered on a discretionary and non-discretionary basis to high-net-worth individuals and foundations. We offer financial consulting to clients that give us discretionary authority.

Monitoring	Safe Harbor personnel review client accounts on an ongoing basis and no less frequently than quarterly. An account review is also triggered upon receipt of information material to the management of the portfolio or upon client request.
Investment Authority	Safe Harbor has discretionary and non-discretionary authority to manage accounts on behalf of our clients. For discretionary accounts, we will be responsible for asset allocation and selecting investment managers. For non-discretionary accounts, you make the ultimate decision regarding our recommendations.
Investment Offerings	We do not currently limit our advice to proprietary products, or a limited menu of products or types of investments.
Requirements	Safe Harbor does not impose a minimum account size.

For additional information, please see Items 4, 7, 8, 12 and 13 of our [Form ADV, Part 2A](#) brochure.

Key questions 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?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct***What fees will I pay?***

Safe Harbor charges advisory fees based on a percentage of a client's assets under management. All fees are payable quarterly in advance as stated in our agreement with you. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm has an incentive to increase the assets in your account. You may also be subject to other fees paid to third parties including account maintenance fees, custodial fees, transaction charges, and fees charged by other investment managers in addition to the fees outlined above. In addition to our fees, you will also incur the management fees and any other expenses of any mutual funds or other investment vehicles that we select for your portfolio.

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, please see Items 5, 6 and 12 of our [Form ADV, Part 2A](#) brochure.

October 24, 2025

Key questions 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? 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. As part of our arrangement with large broker-dealers, they provide our investment professionals access to products and services that assist us in managing and administering your account(s). This includes research, brokerage services, conferences, educational meetings, and software and other technology. Thus, a conflict may arise as an incentive exists to select a broker-dealer based on our interest in receiving the research or other products or services, rather than on the clients' interest in receiving lower fees and commissions through another broker-dealer. We review our relationship with broker-dealers and the associated costs to you as part of our obligation to act in your best interest. For additional information, please see Items 10 and 12 of our [Form ADV, Part 2A](#) brochure.

Key questions to ask:

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

How do your financial professionals make money?

Our employees are compensated through management fees paid by advisory clients and not based on the investment managers we recommend. Safe Harbor does not receive direct or indirect compensation related to our advisory services other than the advisory fees paid to us by our clients.

Item 4 – Disciplinary History

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

No. A free and simple search tool to research us and our financial professionals is available at investor.gov/CRS.

Key questions to ask:

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

Item 5 – Additional Information

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (919) 537-7110 or contacting the Chief Compliance Officer, Samuel Soliman, at soliman@safeharborcap.com.

Key questions to ask:

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Summary of Changes

Key updates were made to the following section(s) since our last filing dated March 28, 2024:

- **Item 5 – Additional Information:** updated Chief Compliance Officer contact and email.