

**MON Capital Management LLC
DBA SP Capital Management
Form ADV Part 3 – CRS (Customer Relationship Summary)**

March 30, 2026

ITEM 1. INTRODUCTION

MON Capital Management LLC, doing business as SP Capital Management, is a registered investment adviser with the Securities and Exchange Commission (SEC), offering advisory services. Brokerage and investment advisory services and fees differ; therefore, it is important for you to understand the differences. This document gives you a summary of the types of services and fees we offer. For more information on investment advisers, visit [Investor.gov/CRS](https://www.investor.gov/crs) which also provides educational materials about broker- dealers, investment advisers, and investing.

ITEM 2. RELATIONSHIP AND SERVICES

What investment services and advice can you provide me? SP Capital Management offers fee-based advisory services, including discretionary and non-discretionary portfolio management, wealth management, financial and estate planning, and consulting. These services are customized to fit each client’s financial situation and objectives. Clients include individuals, high-net- worth individuals, trusts, and corporations.

As part of our standard process, we create an Investment Policy Statement that aligns your financial situation, goals, and risk tolerance with our strategies. We encourage you to notify us if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions or modify any existing reasonable restrictions on the management of your account. We monitor accounts periodically, providing guidance and oversight. No minimum account size is required. For additional information, please see our [Form ADV Part 2A \(“Brochure”\)](#), specifically Items 4 & 7.

Questions to ask us: 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, AND STANDARD OF CONDUCT

What fees will I pay? Our advisory fees are based on the value of assets under management, ranging from 0.10% to 1.00%, charged quarterly. Additional fees may apply for certain transactions, such as mutual funds or ETFs. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account. 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. Please also see our [Brochure](#) for additional details.

Questions to ask us: *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: Our fees are based on asset under management; we have an incentive to encourage you to maintain or increase assets under our management. Our professionals are compensated based on the revenue the firm earns from advisory fees, which is linked to the amount of client assets they service. We address these conflicts through disclosures and compliance oversight.*

You will pay fees and costs whether you make or lose money on your investments. More detailed information about our fees and costs are included in our [Form ADV Part 2A](#), (Items 5.A., B., C., and D).

Questions to Consider: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money? Neither we nor any of our supervised persons accept compensation for the sale of securities or other investment products. Our professionals are compensated based on the revenue the firm earns from advisory fees.

ITEM 4. DISCIPLINARY HISTORY

Do you or your financial professionals have a legal or disciplinary history? No. For more information, please visit Investor.gov/CRS to research our firm and professionals.

Questions to Consider: *As a financial professional, have you faced any disciplinary actions? For what type of conduct?*

ITEM 5. ADDITIONAL INFORMATION

To obtain more information, you may visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals. Your primary contact is our Chief Compliance Officer, Catalina Rey, reachable at (305) 394-6486 or by email at catalina@brlawgrp.com. If you have concerns or require additional assistance, we encourage open communication to address your needs promptly.

Questions to ask us: *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?*