

Form CRS – Client Relationship Summary

April 17, 2025

Introduction

Our firm, Steinwold & Co. LLC (“Firm”, “Steinwold & Co.” “We”, “Us”) is an investment adviser applying for registration with the U.S. Securities and Exchange Commission.

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

We provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important for you to understand these differences. This document gives you a summary of the types of services we provide to you and how you pay.

There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

Relationship and Services

What investment services and advice can you provide me?

Steinwold & Co. is an investment adviser that offers investment advisory services to retail investors. We provide portfolio management services for investments in digital assets and related products in the blockchain industry.

If you engage us for portfolio management services, you will be asked to select one of our model investment strategies based on your financial situation and risk tolerance, liquidity preferences, desired returns, and other factors. As part of our standard services, our model investment portfolios are monitored on a daily basis, formally reviewed at least quarterly, and if necessary, rebalanced to meet the stated goals and objectives of each investment strategy.

You certify in our investment advisory agreement that we will have discretionary authority, meaning we are allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our Firm.

We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio or is consistent with our investment strategies, but do not limit these investments to proprietary products. You may formally request to impose certain restrictions relating to your investments. We currently have a minimum \$100,000 account size to open or maintain an account with us, which can be decreased or waived at our discretion.

Additional information about our advisory services is located in Item 4 and Item 7 of our Firm Brochure, which can be found on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #336171.

Conversation Starters: 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 those qualifications mean?

Fees, Conflicts, and Standards of Conduct

What Fees Will I Pay?

If you engage us for investment advisory services, ***you will pay a management fee calculated as a percentage of the current market value of your portfolio, generally billed monthly in arrears.*** Generally, we charge our clients a management fee between 0.5-2.5%, and the specific management fee you will pay is included in your advisory agreement. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fee rates vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the size of your account.

As part of your investment advisory agreement with our Firm you authorize us to instruct the custodian holding your assets to deduct our fees directly from your account. Additionally, the custodian that holds your assets may charge you a transaction fee and commission fee when we buy or sell an investment for you. ***You are required to pay the broker-dealer’s transaction fees and commission fees in addition to our Firm’s investment advisory fees.***

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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.

Additional information about our fees is located in Item 5 of our Firm Brochure, which can be found on the SEC's website at www.adviserinfo.sec.gov by searching CRD #336171.

Conversation Starters: Questions to Ask Us

Help me understand how these fees and costs may 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:

- The more assets there are in your advisory account, the more you will pay in fees, and the more our Firm earns from the advisory services we provide to you, and the Firm therefore has an incentive to encourage you to increase the assets in your account.
- Our financial professionals may also be compensated for activities other than providing investment advice to the Firm's clients, including, but not limited, to advising private funds managed by our related adviser and consulting for companies in the digital assets and blockchain industry. These outside activities could create an incentive to allocate time and resources to those interests rather than managing your investments.

Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure, which can be found on the SEC's website at www.adviserinfo.sec.gov by searching CRD #336171.

Conversation Starters: Questions to Ask Us

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our Firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. Additionally, as noted above, our financial professionals may receive compensation from other business activities and interests related to affiliated companies under common control. All such activities are subject to supervision and monitoring by our Chief Compliance Officer to help mitigate potential conflicts of interest.

Disciplinary History

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

No, our Firm and/or financial professionals do not have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our Firm and our financial professionals.

Conversation Starters: Questions to Ask Us

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

Additional Information

You can find additional information about our Firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #336171. You may also contact our Firm at (408) 891-7991 to request a copy of this relationship summary and other up-to-date information.

Conversation Starters: 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?