

VERECAN CAPITAL MANAGEMENT INC.

Customer Relationship Summary (“Form CRS”)

03/30/2026

Verecan Capital Management Inc. (“VCMI”) 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, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: [Investor.gov/CRS](https://www.investor.gov/CRS). This website also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

VCMI offers portfolio management services to clients on a discretionary basis, which means that we can make changes to your portfolio without first obtaining your express prior permission. We regularly monitor your investment accounts and make investment changes when necessary. We may also recommend investment in private funds for which we serve as adviser. Our firm does not have an account minimum. We do not offer any proprietary products or wrap fee programs.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act for your benefit.

You can find a more detailed description of our services in Item 4 of our Form ADV Part 2A.

CONVERSATION STARTERS, 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?

Our Portfolio Management fees are based on a percentage of assets under management and range up to 1.50% annually. Asset management fees are paid monthly in arrears based upon the ending market value of the account on the last day of the month and directly deducted from your account.

In addition to the advisory fees paid to VCMI, clients may incur other fees and expenses in connection with the management of their accounts. These may include, but are not limited to: custodial fees, transaction fees, and mutual fund and exchange-traded fund (ETF) expenses.

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. You can find more detailed information about fees in Item 5 of our ADV Part 2A.

CONVERSATION STARTERS, 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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates a conflict with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

Example: VCMI and its financial professionals receive compensation based on a percentage of your assets under management. As the value of your assets under management increase, total compensation you pay to VCMI and its financial professionals also increases. However, if your account value decreases, you will still pay a fee to VCMI and its financial professionals.

CONVERSATION STARTER, ask your financial professional:

- *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 paid on a salary or fixed compensation basis, and do not receive incentive-based compensation tied to the sale of specific investment products. This structure helps to minimize conflicts of interest and align our recommendations solely with the best interests of our clients.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Neither our firm, nor any of our Advisory Affiliates have a disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER, ask your financial professional:

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

ADDITIONAL INFORMATION

You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling us at 902-477-4471 or emailing clientexperience@verecan.com.

CONVERSATION STARTER, 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?*

Material Changes:

This CRS has been amended to reflect our fee range as well as the fact that we may recommend investment into private funds for which we serve as adviser.