

Introduction

Our firm, Colab Capital, LLC (“Colab”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Advisory and brokerage services differ, and it is important that you understand how these services and fees differ to determine which type of account is right for you. There are free and simple tools available to research firm and financial professionals at: www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Colab offers ongoing investment advisory services to retail investors for an asset-based fee. When you open an account, we will review your financial situation, goals, and risk tolerance, and recommend an investment portfolio aligned to your needs. Portfolios are monitored continuously, and we conduct internal reviews at least quarterly. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Financial planning & consulting is included in our ongoing investment advisory services. Also, we do not restrict our advice to limited products or investments. Our firm does not impose a minimum account balance for engaging in our services, our firm does recommend a minimum account size of \$2,500,000 to open and maintain an account for our services. Some accounts are managed on a **discretionary basis**, which allows us to buy or sell investments without contacting you in advance. Others are managed on a **non-discretionary basis**, which means you make the final decision about each investment.

More details can be found in Item 4 of our Form ADV Part 2A Brochure, available on request or online at adviserinfo.sec.gov.

Questions to Ask Us:

- Given my financial situation, should I choose an 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 fees vary and are negotiable. We generally charge an annual fee based on a percentage of the assets in your account, up to 1.50% annually, billed monthly in arrears. The amount you pay will depend on the services you receive and the amount of assets in your account. The more assets under management with Colab means your total advisory fee will be higher. Our fees are deducted directly from your investment account. In certain cases, we will agree to invoice you rather than deduct the fee directly from your investment account.

Custodians and broker-dealers that hold your assets may charge account or transaction fees based on the investments or types of products held in your investment account or the services you request from the custodian. Certain investments, such as mutual funds or ETFs, have their own management fees and expenses that reduce your returns 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. investments gain or lose value.

Over time, these fees reduce the amount you earn. For more information, see Item 5 of our Form ADV Part 2A Brochure at: adviserinfo.sec.gov.

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 is an example to help you understand what this means.

- Our firm’s financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.

Additional information about this conflict of interest is available in Item 10 of our Form ADV Part 2A Brochure available online at: adviserinfo.sec.gov.

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 and a portion of the advisory fees generated from accounts they manage. Compensation may reflect factors such as time spent on client servicing, the complexity of the client’s needs, and individual financial professionals overall contribution to the business. Our financial professionals also earn additional compensation if you purchase insurance products through Colab.

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

No. Neither Colab nor its financial professionals have any legal or disciplinary history to disclose. *You can visit www.investor.gov/CRS for a free and simple search tool to research Colab and our financial professionals.*

Questions to Ask Us:

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

Additional Information

For more information about Colab’s advisory services, visit adviserinfo.sec.gov and or call us at (415) 317-5100. *You may request a copy of this relationship summary and/or our full Form ADV Part 2A Brochure at any time.*

Questions to Ask Us:

- Who is my main contact person?
- Is that person 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?