

PLH Family Office, LLC (IARD #339235) Client Relationship Summary as of April 2026

Item 1. Introduction

PLH Family Office, LLC (“PLH”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ. 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. Relationships and Services/What investment services and advice can you provide me?

PLH assists clients in identifying and engaging third-party investment advisers including but not limited to (i) U.S. Capital Wealth Advisers (“USCW”), an SEC registered investment adviser, or (ii) Piton Investment Management, LP. As part of this process, PLH evaluates client financial circumstances and objectives; provides observations and recommendations regarding the selection of investment advisers and sub-advisers; and facilitates onboarding and coordination with such advisers, “Referral Services”. PLH provides ongoing, non-discretionary review of client investment arrangements, including: reviewing periodic reports from Third-Party RIAs; Observing portfolio structure, allocation, and performance; and providing feedback and observations to clients. PLH does not implement investment decisions or execute trades

PLH may offer high net worth clients additional services, which may include non-investment related matters. PLH may coordinate with client-selected professionals (legal, tax, insurance, etc.) to support overall financial organization. PLH may offer to Aggregate information from custodians, advisers, and sponsors; Provide consolidated reporting and summaries; and Coordinate communication among advisers. Finally, PLH may be engaged to provide additional investment research as directed by the client.

PLH does not provide investment management and does not have a minimum account size threshold.

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,7,8, and 13:

<https://adviserinfo.sec.gov>

You may also wish 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, Conflicts, and Standard of Conduct/What fees will I pay?

The Firm is compensated by USCW or Piton (in either case, not by Referral Clients) for its Referral Services as a percentage of the investment advisory fees that each of USCW or Piton, as applicable, charges to the Referral Clients referred to them--typically ranging from 20 to 30 basis points (26%-40%) annually (“Referral Fees”). Referral Fees are negotiated based on the scope, value and complexity of the account and assets being referred, and such other objective and subjective factors as PLH may determine. As a result, similarly, situated Referral Clients may pay different fees, and comparable services may be available from other advisers at lower costs. Referral Clients and prospective clients should consider this when evaluating the Firm’s services. It is not anticipated that Referral Clients participating in the Referral Services would pay any greater advisory fee compensation to USCW or Piton than they would if they became clients of USCW or Piton independently of the Referral Services.

You will pay fees and costs whether you make or lose money on your investments, and these will reduce any amount of money you might make over time. Please make sure you understand what fees and costs you are paying.

You may also wish 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 how much will be invested for me?

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,5 and 12:

<https://adviserinfo.sec.gov>

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 impact the objectivity of the investment advice we provide you. Please note that the following conflicts are fully disclosed in our Firm Brochure upon engagement and the firm has implemented internal controls to ensure our clients receive advice that is in their best interests.

The Firm's advisory business consists of providing referral and consulting services. The Firm may directly refer Referral Clients to USCW or Piton, or USCW can recommend that Referral Clients engage Piton as a sub-adviser. Certain indirect owners and management persons of PLH including several principals of PLH, own minority interests in USCW and Piton and one of them is a Managing Partner of Piton. Due to these relationships, there is a conflict of interest when PLH recommends that a Referral Client engage USCW or Piton. USCW and Piton and its owners benefit financially from such recommendations. Please see USCW's and Piton's Form ADV Part 2A for additional disclosures and relationships regarding their respective owners and executive officers.

For additional information, please see our ADV Part 2A Firm Brochure:

<https://adviserinfo.sec.gov>

You may also wish to ask us:

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

How do your financial professionals make money?

All our professionals are paid based upon a fixed compensation structure. No compensation is based upon any sales or product goals or metric that would impact a duty to act in your best interests.

Item 4. [Disciplinary History/ Do you or your financial professionals have legal or disciplinary history?](#)

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for free and simple search tool to research PLH and its financial professionals.

You may also wish to ask us:

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

Item 5. [Additional Information](#)

You may obtain additional information about PLH including our most recent Client Relationship Summary form which is available at <https://adviserinfo.sec.gov> or calling us at (646) 518-2800.

You may also wish to ask us:

- **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?**