

## SagePoint Capital Partners LLC Client Relationship Summary – Form CRS

### 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.

#### Item 1. Introduction

SagePoint Capital Partners LLC (“SCP”, Firm”, “We”, “Us”, “Our”), as of the date of this Form CRS, is applying for registration as an investment advisor with the U.S. Securities and Exchange Commission. SCP provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://Investor.gov/CRS) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

#### Item 2. Relationships and Services

##### *What investment services and advice can you provide me?*

We offer the following investment advisory services to you:

**Asset Management:** We will offer you advice on a regular basis for asset management for separately managed accounts (“SMAs”) offered through SCP through an investment advisory agreement (“IAA”). We discuss your investment goals, develop a strategy to achieve it, and perform regular account monitoring of your SMA whether on discretionary basis (we can buy and sell investments in your account without asking you in advance) or nondiscretionary (where we must obtain authorization in advance for each transaction) basis. SCP provides investment advice on only investments but does not restrict our advisors’ recommendation to proprietary products or a limited menu of non-proprietary investment offerings.

**Financial Planning:** Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning recommendations; and education planning with funding recommendations.

**Retirement Plan Services.** We provide business analysis, investment/plan review, investment education, plan sponsor communications, and retirement plan/employee benefits consulting, etc. as part of our service offerings.

**Additional Information:** For more information about our services, refer to our ADV Part 2A Items 4, 5,7 and 10.

##### Conversation Starters

“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?*

We are compensated for our services as follows:

**Asset Management:** The amount paid to SCP and your financial professional generally does not vary based on the type of investments selected. SCP has an initial minimum investment of \$5,000,000 to open an SMA but may accept lower minimums at its sole discretion. SCP has tiered fee scale but does not impose a minimum dollar amount per annum in advisory fees. Asset-based fees reduce the value of your account and will be generally deducted from your account through a qualified independent custodian. Certain investments incur additional product fees that will reduce the value of your investment over time or sell the investment. Generally, the more assets you have in the advisory account, the more you will pay in total fees. At our discretion, we may combine the account values of household members to determine the applicable advisory fee. We have an incentive to increase the assets in your account to increase our fees. Investors may pay fees to a brokers for transaction fees (e.g. commissions or ticket charges) and

custodian to hold assets. Fees are billed under the terms of the IAA, which provides for quarterly billing in advance. Billing involving third-party managers may vary from the IAA.

**Financial Planning:** Financial planning services pricing is billed at \$300 per hour in 15-minute intervals.

**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.** For more information regarding our fees and costs, review ADV Part 2A Item 5.

#### **Conversation Starters**

“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 advisor? How else does your firm make money and what conflicts of interest do you have?***

***When we act as your investment advisor***, 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.

**Commissions:** Our firm and our supervised persons may receive commissions from the sale of insurance products and services. This conflict is mitigated by our professional obligations and adherence to our code of ethics. When referring clients to purchase insurance, the client’s best interest will be the main determining factor.

#### **Conversation Starters**

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

#### ***Additional Information***

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

#### ***How do your financial professionals make money?***

Our financial services professionals are compensated based on a portion of the total advisory fees received by us.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. SCP’s general partner affiliate manages private funds which may be recommended as holdings in our SMAs’ offerings. The preceding items create a conflict due to the relevant financial incentives involved. For more information about our conflicts, we recommend reading our ADV Part 2A, Item 10.

#### **Item 4. Disciplinary History**

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

Yes, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### **Conversation Starters**

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

#### **Item 5. Additional Information**

To find additional information about us and to request a copy of the *relationship summary*, please contact us at 239-307-8180. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 239-307-8180.

#### **Conversation Starters**

“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?”