

CHILDRESS & CO LLC

Form CRS Customer Relationship Summary, April 20, 2026

Childress & Co, LLC 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 as a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://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?

Description of Services: We offer discretionary investment advisory services and manage investment advisory accounts (“accounts”) for individual and foundations (“Clients”), which means we select investments based on the objectives of each client. Although our services do not specifically involve ourselves executing brokerage transactions to buy or sell securities, which is what broker-dealers do, we nevertheless provide advice to Clients regarding their investments in equity securities, debt instruments, and other instruments to purchase, including privately-placed illiquid securities of startup companies, and provide instructions to broker-dealers to execute transactions in securities. We generally permit Clients to impose restrictions on their accounts with respect to: (1) the specific types of investments or asset classes that we will or will not help them purchase for their account; (2) the nature of the issuers of investments that we will or will not assist them in purchasing for their account (e.g., no "sin" issuers, such as companies primarily doing business related to alcohol or tobacco); or (3) the risk profile of instruments that we will or will not assist them in purchasing for their account, or the risk profile of their account as a whole.

Monitoring: As noted in Item 13 of our Form ADV Part 2, all individually managed Client accounts are monitored and reconciled either daily or monthly by the custodian/broker, who provides individually managed account Clients with account statements quarterly regarding their account(s) including a detailed statement of the assets in their account showing holdings, book cost and market values. We provide our individually managed account Clients with periodic written reports, at least annually, detailing the performance achieved in the period.

Account Minimums & Other Requirements: The minimum dollar value for establishing an account is generally \$500,000, although we have the discretion to accept lesser amounts given the nature of the circumstances and particular situation of the Client.

Our Relevant Experience: Our management has extensive educational and experience in financial matters as reflected in Item 4 of our Form ADV Part 2; and we recommend that you review our Form ADV by visiting <https://adviserinfo.sec.gov/>, and searching for our firm name or CRD# 341213.

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 these qualifications mean?

What fees will I pay?

Description of Principal Fees and Costs: We are compensated with a management fee based on a percentage of assets under management, which is negotiable and starts at 0.25%. Fees are normally calculated at the end of each calendar quarter based on total portfolio market value as of the last day of the calendar quarter. The more assets you have in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our fees. Fees are generally billed quarterly in advance.

Other Fees and Costs: Our fees are exclusive of brokerage commissions, transaction fees, custodial fees, and other related costs and expenses, all of which are incurred by the Client and based on factors taken into consideration when broker-dealers are chosen for Client transactions and in determining the reasonableness of their compensation.

Related Conflicts: We act as a fiduciary and act in our Clients' best interests at all times, and we are required to not put our interests ahead of those of our Clients. At the same time, the way we make money creates some conflicts with your interests. When a conflict of interest arises, we will disclose it to our clients in full so that they are able to fully understand the conflict and make informed decisions relating to that conflict.

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 additional information, please review our Form ADV, Part 2A brochure (Items 5, 12 and 13) by visiting, <https://adviserinfo.sec.gov/>, and searching our firm name or CRD# 341213.

- 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 are some examples to help you understand what this means.

Subject to our Code of Ethics, we, our principals, and employees may engage in investment activities for our own account or for family members. These activities may involve the purchase and sale of securities that are the same as, but in different concentrations or effected at different times and prices than, those purchased or sold for Client accounts. These activities may also involve the purchase and sale of securities that are different from those purchased for Client accounts.

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. A classic example of such a conflict is that as your account grows in value, our fees also increase in value due to the symbiotic nature of our relationship.

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

For additional information, please see our Form ADV Part 2A brochure Items 5, 10, 11, and 12, by visiting, <https://adviserinfo.sec.gov/>, and searching our firm name or CRD# 341213.

How do your financial professionals make money?

Our financial professionals are compensated at the discretion of Childress & Co LLC, which is compensated on a percentage of assets under management. Our financial professionals' compensation is based on their professional experience and the amount of Client assets they help service.

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

No, neither Childress & Co LLC nor any of its financial professionals have any legal and disciplinary history. We recommend that you visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, you may visit the SEC's website at <https://adviserinfo.sec.gov/> by searching CRD #341213. You may request up-to-date information and a copy of this Client Relationship Summary ("CRS" form), which is a summary of your advisory relationship with Childress & Co LLC, by emailing Lewis S. Lee, Jr. at llee@childresscollc.com.

- 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?