

2642 Capital, LLC

Form ADV, Part 3 (Form CRS – Client Relationship Summary)

March 2026

Introduction

2642 Capital, LLC (2642 Capital) is an investment advisor registered with the Securities and Exchange Commission. The services offered and fees charged by an investment advisor **differ** from those of broker-dealers and it is important that you understand the differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investment advisors, broker-dealers, and investing.

What investment services and advice can you provide me?

2642 Capital provides personal financial planning and investment management to high-net-worth individuals, families and their related entities, trusts and estates, and family businesses. We work with you to define financial objectives and to develop strategies for reaching those objectives.

- 2642 Capital regularly monitors your portfolio and will offer to meet on a periodic basis as part of 2642 Capital's standard service.
- 2642 Capital accepts discretionary authority to manage securities accounts on your behalf once an agreement is signed. 2642 Capital has the authority to determine the securities to be bought or sold, and the amount of the securities to be bought or sold. 2642 Capital will have discretion until the advisory agreement is terminated by you or our firm.
- 2642 Capital does not restrict our advice to limited types of products or investments.
- 2642 Capital does not require a minimum account balance to open or maintain an account.

Additional information about our advisory services may be found under Item 4 of our Form ADV Part 2A Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/341216>.

What fees will I pay?

2642 Capital typically bases its fees on a percentage of assets under management, so our fees will rise and fall with the value of the assets we manage for you. 2642 Capital fees for personal financial planning and investment management are negotiable, generally between 25 and 125 basis points (0.25% – 1.25%) based upon on the value of your assets under management. 2642 Capital may charge a separate financial planning or consulting services which may be on a fixed fee basis. Such fees are negotiable and can be charged for a financial plan or hourly advice. 2642 Capital may charge an ongoing fixed fee for subscription services.

- Since our fee is based on a percentage of assets in your investment account(s), 2642 Capital has an incentive to increase the assets in your advisory account in order to increase our compensation.
- 2642 Capital retains discretion to negotiate alternative fees, including fixed or hourly fees, on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets, related accounts, portfolio style, account composition and reports, among other factors. The specific annual fee schedule is identified in the contract between 2642 Capital and each client.
- All client assets are held by a qualified custodian which may be a broker-dealer. The specific manner in which fees are charged to a client is established in the applicable client's advisory agreement. 2642 Capital may invoice a client for its fees, but more typically fees are debited directly from the client's account by the custodian in accordance with the client authorization. 2642 Capital's fees are typically billed monthly, in arrears, at the end of each calendar month based upon the average daily value of the account over that month.
- Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, and exchange-traded funds. These transaction charges are usually relatively nominal and are incidental to the purchase or sale of a security. In some cases, custodians also charge monthly, quarterly, or annual custody fees. Fees for custody are disclosed to clients when this type of arrangement is recommended.
- Fees paid to 2642 Capital are separate and distinct from the fees and expenses charged by mutual funds, exchange traded funds (ETFs), private funds and/or other investment vehicles to their shareholders. These investment vehicle fees will generally include a management fee, performance-based compensation (if applicable), other fund expenses, and a possible distribution fee. If the investment vehicle also imposes sales charges, a client may pay an initial or deferred sales charge.

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.

Additional information about our fees may be found under Item 5 of our Form ADV Part 2A Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/341216>.

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 must 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. Here is an example to help you understand what this means:

- We may purchase or sell the same or different securities as are purchased or sold for clients in accordance with our Code of Ethics policies and procedures. Such personal securities transactions may raise conflicts of interest when we trade in a security that is owned by you or considered for purchase or sale for you.

How do your financial professionals make money?

Our financial professionals are compensated a salary and may receive bonuses based upon overall corporate metrics.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can search our CRD# 341216 to find additional information about our investment advisory services on the SEC's website at <https://adviserinfo.sec.gov/>. You may also contact 2642 Capital at 239-289-1218 to request a copy of this relationship summary and other up-to-date information.

Start a conversation with 2642 Capital – additional key questions to ask

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?**

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

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?"

**Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?
Who can I talk to if I have concerns about how this person is treating me?**

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