Client Relationship Summary
August 21, 2026

Ditto & Powers, LLC ("D&P") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and 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.

What investment services and advice can you provide me?

D&P provides investment advisory services to retail investors. We do not limit the type of investments clients may make; and, we manage each client continuously, on an individual basis. We typically manage clients' accounts on a discretionary basis, which means clients grant us the authority to make changes to investments as needed. In very limited circumstances, we may have a non-discretionary account where confirmation is needed before changes are made. Asset management services are available to individuals and their affiliated trusts, foundations, endowments, and corporations. We do not impose an account minimum.

When appropriate, we manage client assets through third party managers. We perform due diligence on the third party managers and select the manager that is most suitable for the clients' investment objectives. Additionally, D&P may perform financial planning or consulting services either included in or outside the scope of traditional asset management. Consulting topics by their nature may vary greatly, but may include discussions regarding a client's business, estate planning, and retirement cash flow projections.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4: Advisory Business and Item 7: Types of Clients by CLICKING HERE.

Questions to Ask Your Advisor:
- ***"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?

D&P is compensated for investment management services by a percentage of assets under our management generally ranging from 0% to 2.00% per annum. These fees will be charged quarterly, in arrears. The value used for the fee calculation is the gross value as of the last market day of the previous quarter.

Financial planning are charged on a fixed fee basis and vary from $2,000 to $25,000. The fee range stated is a guide and are negotiated based on the nature and complexity of the plan. Fees may be higher or lower than this range, based on the nature of the engagement. Fees are negotiable and will depend on the anticipated complexity of the services to be provided. Clients are not obligated to engage D&P for a financial plan in order to utilize the investment management services.

There are a number of other fees that can be associated with holding and investing in securities such as transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock. All fees will be deducted from your account. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. Fees charged by independent third party managers are also separate and additional to any fees paid to D&P, and such managers will be authorized to separately debit fees from client accounts. 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 specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by CLICKING HERE.

Questions to Ask Your Advisor:

- ***"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's an example to help you understand what this means.

We recommend investment accounts be held in custody by Schwab Advisor Services ("Schwab"), which is a qualified custodian. Schwab offers services that generally benefit only us, not you, the client, intended to help us manage and further develop our business enterprise. An example of these services is access to education or technology. We do not have to pay or maintain a specific amount of business with Schwab to receive these services. However, we may have an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services and not Schwab's services that benefit only us.

For more specific information regarding conflicts, please refer our Disclosure Brochure, the ADV Part 2A under Item 10 by CLICKING HERE.

Questions to Ask Your Advisor:

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

How do your financial professionals make money?

Financial professionals of D&P are paid through salary. The revenue D&P receives from client account billings is used to compensate employees. Financial professionals are not awarded sales bonuses.

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

Yes. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

Questions to Ask Your Advisor:

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

Additional Information:

You may find additional information about D&P by contacting us at 410-371-8705 or by CLICKING HERE.

Questions to Ask Your Advisor:

- ***"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?***