



CUTLER PARK CAPITAL

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## FORM CRS

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### Introduction:

Cutler Park Capital, LLC ("we," "our," or "CPCWA") is an investment adviser registered with the State of Florida's Office of Financial Regulation ("OFR"). Free and simple tools are available at [investor.gov/CRS](https://investor.gov/CRS) to research firms and financial professionals, and to access educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can we provide?

- We provide a range of advisory services, including discretionary and non-discretionary investment advisory services, financial planning, portfolio monitoring, retirement plan consulting, third-party advisory services, asset allocation services, and other consulting services.

### Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service?"
2. Why or why not?"
3. How will you choose investments to recommend to me?
4. What is your relevant experience, including your licenses, education and other qualifications?
5. What do these qualifications mean?

### Account Monitoring:

- If you open an advisory account with us, we will monitor your investments on an ongoing basis with account reviews conducted at least annually.
- Authority: We offer advisory accounts where we manage the investments on a discretionary basis, which means that we make the decisions regarding which investments to buy or sell for your account. **However, if you would like to have more control, you can restrict our discretionary authority by providing us with your guidelines and restrictions in writing.** On the other hand, we can also provide non-discretionary advisory accounts where we give advice, but you will have the



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final say on which investments to buy and sell for your account. With non-discretionary accounts, you can choose to decline or accept any advice we provide without any restrictions.

### **Limited Investment Offerings:**

- We offer guidance on both proprietary and non-proprietary investment products. However, the scope of advice you receive may vary depending on your account type, strategy, and model. For instance, if you opt for advisory programs, we may not provide access to all mutual fund share classes. Our advisory services cover a broad spectrum of investments, but we also have a limited range of investments available that we can provide guidance on.

### **Account Minimums and Requirements:**

- Our investment programs have a minimum investment requirement to open an account. However, we may waive this requirement at our discretion. The minimum investment amount varies depending on the program you choose. For more information about our services, please visit [www.cutlerparkcapital.com](http://www.cutlerparkcapital.com) and refer to our Form ADV Part 2A under Regulatory Information and Disclosures.

### **Conversation Starters:**

1. Please explain how these fees and costs might affect my investments.
2. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?
3. What fees will I pay?

### **Fees:**

- Our investment advisory services come with an ongoing quarterly fee, which is commonly known as an asset-based fee. This fee is calculated as a percentage of the value of your account and is applicable even if you don't buy or sell any investments. The more assets you have in your asset-based fee account, the more you will pay us in fees. Therefore, we have an incentive to encourage you to increase the size of your account by transferring or rolling over assets from other accounts. Certain types of accounts may also have a per-transaction charge in addition to the asset-based fee.



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**Hourly and Fixed Fees:**

- We may also charge an hourly fee or fixed fee for additional services such as financial planning and consulting services that are of limited duration or nature.

**Clients pay the additional fees and/or expenses:**

- Our clients may be charged various fees and costs such as custodial fees, account maintenance fees, and wire transfer fees. These fees are typically assessed by our custodians, broker-dealers, and other service providers to support our advisory services.

If financial professionals are associated with us, they may receive compensation for switching from their previous firm. This compensation comprises an initial payment and additional compensation based on the revenues generated from client accounts and the growth of the assets they manage. This encourages financial professionals to urge you to transfer your assets to Cutler Park Capital, and to generate more revenues by charging higher fees.

**Please note that this summary does not cover all of our conflicts of interest. If you require further information about our conflicts of interest, please visit our Regulatory Information and Disclosures page at [www.cutlerparkcapital.com](http://www.cutlerparkcapital.com) to review our Form ADV Part 2A. If you have any concerns about the service you are receiving from your primary contact person, please get in touch with us by emailing [CustomerService@Cutler-Park.com](mailto:CustomerService@Cutler-Park.com) or calling: (305) 845-7511.**

**Disciplinary History:**

- If you'd like to check whether our financial professionals have any legal or disciplinary history, you can use [Investor.Gov/CRS](http://Investor.Gov/CRS). It is a free and easy-to-use search tool to research our firm and our financial professionals.