

**FORM ADV PART 3: FORM CRS
CUSTOMER RELATIONSHIP SUMMARY
DATE: 03/01/2021**



INTRODUCTION

Schmitz Capital Partners, LLC (“SCP”, “we”, “us” or “our”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you 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?

SCP provides investment advisory services, including discretionary investment management and financial planning services to individuals, trusts and estates (our “retail investors”). Our advisory services include discretionary Asset Management services, pension consulting services, financial planning and other consulting services. We **do not** offer “wrap fee” programs (an account where no separate transaction charges apply and a single fee is paid for advisory services and trading costs).

When a retail investor engages us to provide investment advisory services we shall monitor, on a regular basis, the investments in the accounts over which we have authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our authority over your account(s) shall continue until our engagement is terminated.

We also provide financial planning and consulting services on a separate stand-alone basis. When we provide financial planning services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service.

We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

Fees and costs affect the value of your account over time. Please ask your financial professional to give you specific and personalized information on the fees and costs that you will pay.

For Additional Information

Visit schmitzcapital.com or see SCP’s Form ADV, Part 2A brochure (Item 4. A., B. C. and D.) and other applicable documents.

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?”*

WHAT FEES WILL I PAY?

For most advisory services, you will pay an ongoing, recurring, asset-based fee. This asset-based fee is billed quarterly, in arrears, based on the value of your advisory account using the average daily balance method. This means that we will automatically bill your account at the end of each three-month billing period (calendar quarter), based on the average daily value of all cash and investments in your advisory account. Although your fee percentage goes down as your assets increase in value, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, in addition to seeking to earn returns that will increase the value of managed assets, we also have an incentive to encourage you to increase the assets maintained in accounts we manage. We do not require any minimum account size, or investment amount, to open or maintain an account, or to establish a relationship for our services. For additional details on how fees are calculated, please refer to your Asset Management Agreement, Form ADV Part 2A, and the applicable disclosures specific to your advisory account.

Financial planning and consulting fees are included in our advisory fee, we can also offer pension consulting, financial planning & other consulting services separately on an hourly or flat fee basis that will be agreed upon in writing prior to any engagement. The total fee that we will charge you is based on the scope and complexity of our engagement with you.

Charges for brokerage, custodial, administrative, record keeping, and other related services may be imposed by the broker-dealer, or custodian, who hold, maintain, and safeguard your accounts. SCP’s asset-based fees are exclusive of any brokerage commissions, transaction fees, custodial fees, exchange fees, maintenance fees, termination fees, surrender charges, transfer taxes, wire transfers, and other related costs and expenses which are incurred by the client from the broker-dealer or custodian. You will find these fees disclosed in the account application paperwork provided to you associated with these types of accounts and investments. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses) and are generally disclosed in the fund’s prospectus. We do not receive any part of these mutual fund fees and no part of transaction fees. In the RIA relationship the only income to the firm is the advisory fee.

The fees discussed above vary and some may be negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

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 see SCP's Form ADV Part 2A brochure (specifically Items 5. (i), (ii), and (iii)), Item 12., your Asset Management Agreement, and any other applicable documents for additional detail.

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 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 recommendations and investment advice, we provide you. Here are some examples to help you understand what this means.

Our firm has an arrangement with Royal Alliance Associates, Inc. "RAA" where we receive services including brokerage, custodial, administrative support, record keeping and related services. The arrangement is intended to aid us in conducting business and in serving the best interests of our clients, but it may also benefit our firm. As a result of receiving these services we may have an incentive to stay with RAA based on our interest in receiving access to research, products and services, rather than on our clients' interest in receiving best execution.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are generally compensated based upon a percentage of fees we receive from the clients they service. Certain financial professionals receive a combination of salary and a percentage of fees from the clients they service. You should discuss your financial professional's compensation directly with your financial professional.

For Additional Information

Please see SCP's Form ADV, Part 2A brochure (specifically Items 12. A and B), your Asset Management Agreement, your Customer Agreement with RAA, and any other applicable documents for additional detail.

Conversation Starters

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

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, we have disciplinary events. Visit 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?"*

ADDITIONAL INFORMATION

For additional information about our services, please visit investor.gov, [BrokerCheck \(brokercheck.finra.org\)](http://BrokerCheck.brokercheck.finra.org), our website (www.schmitzcapital.com), and, if applicable, your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on investor.gov, on our website www.schmitzcapital.com, and any brochure supplement your financial professional provides. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling Schmitz Capital Partners, LLC at (415) 381-9075. A copy of our ADV Part 2A is also available via the IAPD (Investment Advisor Public Disclosure) website and/or the link below: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=636248

To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, call (301) 590-6500. If you have a problem with your investments, account or financial professional, contact us in writing at Schmitz Capital Partners, LLC, 655 Redwood Highway, Suite 109, Mill Valley, CA 94941.

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?"*