FORM CRS (Client Relationship Summary)

Family Capital Management is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This Client Relationship Summary describes the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?
We primarily offer the following investment advisory services to retail investors: Portfolio Management Services; Financial Planning Services; and, Financial Consulting Services. For a description of each service listed above, please refer to our Form ADV Part 2A (see specifically: Items 4, 5, 7, 13 & 16, among others) by clicking the following link: ADV Part 2 (the full URL for the aforementioned hyperlink is https://adviserinfo.sec.gov/firm/brochure/111230).

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will review your account at least annually.

Investment Authority: We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to effectively manage.

Key Questions to Ask Your Financial Professional
• 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?
The following summarizes the principal fees and costs that you might pay when engaging our firm for investment advisory services. For detailed information, please refer to our Form ADV Part 2 document by clicking this link: ADV Part 2
• Asset Based Fees - Fees are payable monthly in arrears. Since the fees we receive are based on the value of your account, we have an incentive to increase your account value which creates a conflict; and,
• Percentage of Net Worth - Fees are payable upon completion of the contracted services.

Examples of the most common fees and costs that could possibly apply to our clients are:
• Custodian fees;
• Account maintenance fees;
• Fees related to mutual funds and exchange-traded funds;
• Transaction charges when purchasing or selling securities; and,
• Other product-level fees associated with your investments.
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.

**Key Questions to Ask Your Financial Professional**

- 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 is an example to help you understand what this means:

- **Third-Party Payments:** Our firm's financial professionals may be registered representatives with a broker-dealer and/or licensed insurance agents. These persons receive commission-based compensation in connection with the purchase and sale of securities and/or insurance related products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have a financial incentive to recommend certain investment products to you.

Please refer to our ADV Part 2 by clicking this link to help you understand what conflicts exist: [ADV Part 2](#)

**Key Questions to Ask Your Financial Professional**

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

How do your financial professionals make money?
The financial professional servicing your account(s) are compensated by salary and may receive a bonus. Financial professionals' compensation is based on the amount of client assets they service, the revenue the firm earns from the financial professionals' services or recommendation, and dividends to our firm's owners. Certain financial professionals receive commission-based compensation based on the investment and/or insurance products sold (i.e. differential compensation or commission) in their separate capacities as registered representatives of a broker-dealer and/or licensed insurance agents.

Do you or your financial professionals have legal or disciplinary history?
Yes, our firm or our financial professionals have affirmative Form U4 disclosures. These events are disclosed in either our Form ADV or the specific individual's Form U4. These documents can be found by going to [Investor.gov/CRS](#).

**Key Questions to Ask Your Financial Professional**

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

You can request a copy of the Client Relationship Summary at 616-774-4560 and you can find additional information about your investment advisory services by clicking the following link: [ADV Part 2](#)

**Key Questions to Ask Your Financial Professional**

- 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?