

March 11, 2022

Customer Relationship Summary

Helping you make an informed decision

Form CRS

Introduction

TriCapital Wealth Management (“Firm”, “TriCapital”) 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 the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing.

Terms to know

A **broker-dealer** is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account. An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

What investment services and advice can you provide me?

TriCapital offers investment advisory services to retail investors giving continuous advice based on the client’s individual needs. Services are offered through a wrap fee program or a non-wrap fee program. In a wrap fee program, clients are charged an all-inclusive wrap fee that covers advisory and execution services. Advisory services are offered by defining client objectives, preparing a financial and investment plan, selecting appropriate investments, implementing the plan, and monitoring progress. Advisory accounts are assigned to Investment Advisors who are responsible for performing periodic reviews and consulting with the respective client at least annually.

Conversation Starter

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?

TriCapital also offers financial planning for a fee which can provide the client with a written financial plan addressing personal; tax and cash flow; death and disability; retirement; and/or investment needs. If financial planning is provided as a stand-alone service, then once a financial plan is delivered, we do not commit to provide on-going monitoring of your assets.

TriCapital typically provides advisory services on a discretionary or a non-discretionary account basis. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client’s stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. Discretionary authority is provided as part of the Client Agreement. TriCapital requires a minimum balance of \$150,000 to establish and maintain a wrap account. Accounts valued below \$50,000 will be placed in a non-wrap account.

Additional information about services provided can be found on the company’s website at: www.tricapitalgroup.com and on TriCapital’s [ADV Disclosure Brochure \(Form ADV Part 2A Brochure, Items 4, 7, 13 and 16\)](#).

What fees will I pay?

For advisory services, TriCapital charges most retail investors an annualized asset-based fee, billed quarterly in advance of service. If clients choose a wrap fee program, asset-based fees associated with the wrap fee program will include most transaction costs and fees to the broker-dealer and the custodian of your assets, and therefore are higher than a typical transaction-based, non-wrap account advisory fee. Fees will be debited from your account, as indicated on your advisory agreement. The more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees, and this creates an incentive for us to encourage you to increase the assets in

Conversation Starter

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?

your account. If you choose financial planning, without engaging us for ongoing advisory services, we will charge an hourly fee. All fees will be disclosed and agreed upon in the financial planning agreement before we start work.

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees (in a non-wrap fee program) and account maintenance fees (including IRA fees) charged by Triad Advisors LLC, a FINRA registered broker-dealer, member SIPC. Additional direct fees include prime broker fees, custodian fees, deferred sales charges, odd-lot differentials, transfer fees, wire transfer, electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund's prospectus.

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 fees provided can be found on your advisory agreement and on TriCapital's [ADV Disclosure Brochure \(Form ADV Part 2A Brochure, Item 5\)](#).

What are your legal obligations to me when acting as my investment adviser? How else does the firm make money and what conflicts of interest do you have?

When we act as your investment adviser 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.

Conversation Starter

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

Investment Adviser Representatives of TriCapital may also be Registered Representatives of Triad Advisors, LLC, a registered broker/dealer (member FINRA), and may receive usual, customary commissions associated with securities brokerage transactions. Those individuals may also be licensed and appointed with various insurance companies to sell health, disability, long term care, and annuity products. When applicable, these individuals may recommend insurance or broker/dealer transactions for advisory clients. This poses a conflict of interest to the extent that there is a financial incentive to recommend securities and insurance products that result in commissions, trails or other payments.

Additional information about conflicts of interest can be found on TriCapital's [ADV Disclosure Brochure \(Form ADV Part 2A Brochure, Item 10\)](#).

How do your financial professionals make money?

Investment Adviser Representatives are paid based on a portion of the fees you pay. The fees charged to you can vary from fees charged to other clients based on the amount of assets managed by your advisor, or the time and complexity needed to meet your needs.

Conversation Starter

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

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

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

Where can I find additional information?

Additional information about TriCapital can be found on the company's website at: www.tricapitalgroup.com and on TriCapital's [ADV Disclosure Brochure \(Form ADV Part 2A Brochure\)](#).

You can always ask your financial advisor for more information and request a copy of this relationship summary at (704) 571-8778.

Conversation Starter

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?