

# CB Capital LLC

## Form CRS – Client Relationship Summary – March 2025

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### Introduction

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CB Capital LLC (“CBC”) is registered as an Investment Adviser with the State of Rhode Island, Florida, Pennsylvania and the Commonwealth of Massachusetts. Investment advisory services and brokerage fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about Broker-Dealers, Investment Advisers, and investing.

### What investment services and advice can you provide me?

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CBC offers investment advisory services to retail and institutional investors. This includes working with clients to understand their current financial situation, short and long-term goals and risk tolerance. From those discussions, we develop investment objectives and an investment strategy that we implement through a portfolio of investments. We monitor client portfolios and offer advice on an ongoing basis and will offer to meet with clients at least annually to discuss their financial situation and portfolio.

- CBC targets accounts with a minimum of \$500,000 in investable assets but may accept smaller accounts at our discretion.
- We manage accounts on a discretionary basis. This means that once we agree on an investment strategy for a client’s portfolio, we will actively manage the accounts(s) without contacting the client to discuss each investment decision. CBC will maintain this investment discretion until the agreement is terminated by either party in writing.
- We do not restrict our advice to limited types of products or investments.
- Financial planning and consulting services are included in our investment advisory services but may be offered separately to individuals who are not investment advisory clients.

Additional information about our advisory services is available in our Form ADV Part 2A (our “Brochure”), in Items 4 and 7.

#### 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?

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Clients will be charged an ongoing quarterly fee at the end of each quarter based on the value of the investments in their account(s). Our investment advisory fees range from 0.7% down to 0.3% based on the value of the clients account(s), our fee decreases as the value of a client’s assets increases.

- CBC’s fees are based on a percentage of assets in a client’s account(s); therefore, we have an incentive to increase the assets in your advisory account. Minimum fees generally apply and range from \$5,000 to \$15,000/year.
- Fees for our financial planning and consulting services are negotiated at the time of the engagement and are typically based on an hourly rate of \$350-\$500/hour and generally range from \$2,500 to \$7,500/plan.
- In addition to our firm’s advisory fee, clients will also be responsible for fees that are internal to the mutual funds and exchange traded funds (“ETFs”) that are held in their portfolio(s) as well as transaction fees charged by the Broker-Dealer.

#### *Additional Information:*

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 can make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information about of advisory services is available in our Form ADV Part 2A (our “Brochure”), in Item 5.

#### 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?*

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### **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?**

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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 you. Here are some examples to help you understand what this means:

- CBC recommends that clients hold their account(s) at Charles Schwab & Co., Inc. (“Schwab”), UMB Bank (“UMB”) or Interactive Brokers LLC (“IBKR”). These firms offer adviser-based programs. We receive benefits from our participation in these programs, which provides an incentive for us to encourage clients to keep their account(s) at Schwab, UMB or IBKR. However, we pass those benefits on to clients in the form of enhanced pricing and top tier customer service. We do not accept soft dollar payments, a common industry practice in which the transaction fees that clients pay are used to purchase research or other products.

#### **Conversation Starter:**

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

Additional information about conflicts of interest is available in our Form ADV Part 2A (our “Brochure”), in Items 10 and 14.

### **How do your financial professionals make money?**

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Our financial professionals receive a salary and are eligible to receive a bonus based on new clients brought to the firm and the overall profitability of the firm. Financial professionals who are also owners may also receive corporate distributions based on the profitability of the firm. None of our financial professionals receive any type of commission from products or securities bought or sold.

### **Do your financial professionals have legal or disciplinary history?**

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No – none of our financial professionals have any legal or disciplinary history. You may visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

#### **Conversation Starter:**

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

### **Additional information**

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You can find additional information about our firm’s investment advisory services on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD# 300200. You may also contact our firm at (401) 768-3361 or [Info@CBCapitalLLC.com](mailto:Info@CBCapitalLLC.com).

#### **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?*