

## Introduction

Seraphim Capital Management, LLC (SCM) is an investment advisory firm registered with the Securities and Exchange Commission (SEC). It is important for you to understand how advisory and brokerage services and fees differ to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs) which also provides educational materials about investment advisers, broker-dealers and investing.

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

As an SEC-registered investment adviser, SCM offers its investment advisory services to clients for an ongoing asset-based fee based on the value of cash and investments in your account, and for some clients, a performance fee. Our advisory services include Wealth Management, Socially Responsible Investing, 401(k) plans, and Event Driven Strategies. If you open an account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is regularly monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives as part of our standard services.

Our accounts are managed on a discretionary basis which means we don't need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. *Additional information about our advisory services is discussed in Items 4 and 7 of our Firm Brochure which is available at: [adviserinfo.sec.gov/firm/summary/170976](http://adviserinfo.sec.gov/firm/summary/170976)*

### Questions to Ask Us:

- 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 those qualifications mean?

## What fees and costs will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing fee that is calculated and then collected on a monthly basis based on the value of the investments in your account. Our fee is 2% depending on the value of the investments in your account, and part or all of the fee may be waived at the sole discretion of SCM. The monthly fees will be automatically deducted from your account. Fees vary and are negotiable. The more assets there are in a client's accounts, the more a client will pay in fees, and the firm may therefore have an incentive to encourage the client to increase the assets in his or her account.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service.

You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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 and other costs is discussed in Item 5 of our Firm Brochure. Our Firm Brochure is available at: [adviserinfo.sec.gov/firm/summary/170976](http://adviserinfo.sec.gov/firm/summary/170976)

**Questions to Ask Us:**

- Help me understand how these fees and costs will 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?
- How do you determine what fee I will be charged?

## What are your legal obligations to me when acting as my investment adviser? How 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. An example of a conflict of interest is that we manage some clients' accounts for a performance-based fee, and others we do not.

The firm's revenue is from the advisory fees we collect from your accounts each month.

Additional information about our conflicts of interest is discussed under Items 10, 11, and 12 in our Firm Brochure which is available at: [adviserinfo.sec.gov/firm/summary/170976](http://adviserinfo.sec.gov/firm/summary/170976)

**Questions to Ask Us:**

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

## How do your financial professionals make money?

Our financial professionals are employees of the firm and are paid a fixed monthly salary. They also receive on a quarterly basis a portion of the advisory fees that the firm collects from the accounts each adviser manages.

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

No.

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.

**Questions to Ask Us:**

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

## Additional Information

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 #170976. You may also contact our firm at 720-406-7790 and talk to any one of our investment professionals for up-to-date information or to request a copy of the relationship summary.

**Questions to Ask Us:**

- 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?