

FORM CRS – CLIENT RELATIONSHIP SUMMARY

Point Nemo Capital, LLC

CRD No. 328695

February 2026

Point Nemo Capital, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide discretionary investment advisory services through separately managed accounts held at Charles Schwab & Co., Inc. If you engage us, we will manage your account on a discretionary basis, which means we buy and sell investments in your account without asking you in advance. We monitor your account on an ongoing basis as part of our standard advisory services.

Our primary strategies include global ETF-based asset allocation and a proprietary equity growth and income strategy. We also provide complimentary access to financial planning software to assist with retirement projections, budgeting, and goal planning. This tool is included at no additional charge and does not constitute a separate financial planning engagement unless agreed in writing.

Minimum Account Size: \$100,000 (may be waived at our discretion).

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?

We charge an annual advisory fee of 0.75% of assets under management, billed monthly in arrears based on the value of your account at the end of each month. Fees are typically deducted directly from your account with your authorization. Other costs you may pay include ETF expense ratios and brokerage transaction costs.

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.

Because our fee is based on assets under management, the more assets you have in your account, the more you will pay in fees. This creates an incentive for us to encourage you to increase the assets in your account. We do not charge performance-based fees.

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?”

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 are some examples to help you understand what this means.

Because we charge a percentage of assets under management, we have an incentive to encourage you to increase assets managed by us. We deduct advisory fees directly from client accounts, which creates a custody-related conflict mitigated by independent custodian statements.

Conversation Starter:

“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 compensated solely from advisory fees paid by clients. We do not receive commissions, product sales incentives, or third-party compensation.

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

No.

Visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

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

Additional Information

For additional information about our investment advisory services, see our Form ADV, Part 2A brochure and any brochure supplement available at www.adviserinfo.sec.gov.

If you would like additional, up-to-date information or a copy of this disclosure, please call 713-858-7966.

Conversation Starter:

“Who is my primary contact person? Is he 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?”