

## Saxony Capital Management, LLC. - Customer Relationship Summary, March 31, 2022

**Saxony Capital Management, LLC**, (“SCM”), 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. SCM is affiliated with two FINRA registered broker dealers, Saxony Securities, Inc. and Patrick Capital Markets, LLC. In addition, SCM is affiliated with Saxony Insurance Agency. 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 adviser, and investing.

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

We offer investment advisory services to retail investors. These services are Asset Management Accounts (“AMA”), financial planning, consulting services for retail investors that are trustees or other fiduciaries to retirement plans, Third-Party Advisory Services (“TPA”) and Private Funds (“PF”). AMA offer recommendations, asset monitoring, discretionary accounts, (“DA”) and non-discretionary accounts, (“NDA”), management and trade execution services. Investments include stocks, bonds, mutual funds, exchange traded funds and options. The retail investor authorizes or triggers DA by signing the retail investor agreement. DA will remain in effect until terminated by the retail investor at any time with written notice. A DA allows the Investment Advisor Representative, (“IAR”) the authority to purchase and sell investments without prior authorization from the retail investor. The frequency of trading, the amount of the transaction, date, and time are selected by the IAR. For NDA management, the retail investor makes the ultimate decision regarding the purchase or sale of investments. Financial Planning includes retirement and investment planning and includes, but is not limited to the following services; fact finding, balance sheet analysis, income statement analysis, cash flow analysis, net worth analysis, financial account review, income tax return review and engagement meetings. We refer retail investors to non-affiliated Investment Advisors to manage retail investor assets. The minimum account size is \$100,000, but smaller accounts will be allowed if additional funds will be added. **For additional information**, please see SCM Firm Brochure Items 4 and 7.

**Conversation Starters.** 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?**

Retail investors pay ongoing quarterly fees, transaction charges, and other fees mentioned below.

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| The Management Fee schedule, charges and other fees are outlined in Item 5 in the Form ADV Part 2A, Firm Brochure. |  |
| <b>Other Fees</b>  | Custodial Fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional and product level fees. Equity Exchange Markets will charge certain exchange processing fees. |
| <b>Soliciting for TPA and Third-Party products</b>   | Fees paid to the IAR’s for referring retail investors to a non-affiliated TPA or product vary depending on the retail investor’s relationship with the TPA or product as well as the third-party program selected.   |
| <b>Performance Fees</b>  | Equal to twenty percent (20%) of such gains and/or profits in excess of a twelve percent (12%) compounded annual return (pro-rated for a partial year on a monthly basis).   |

The more assets there are in a retail investor’s account, the more the retail investor will pay in fees, and the IAR will therefore have an incentive to encourage the retail investor to increase the assets in his or her account. This is a conflict of interest. Other fees or costs that could be applicable are fees related to mutual funds and variable annuities, account maintenance fees, transfer fees & inactivity fees.

**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. For additional information**, please see Item 5. Fees and Compensation in the SCM Brochure and the AMA Client Agreement.

**Conversation Starter.** 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 affect the recommendations, we provide you. Here are some examples to help you understand what this means.

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|--------------------------|--|
| Commission vs. Fee-Based | Retail investors have an option to choose a brokerage product which charges a commission (per transaction) with Saxony Securities, Inc. or an advisory product under SCM.  |
| Board Membership         | IAR's may serve as board members for various entities. This practice presents a conflict of interest as these individuals may have an incentive to recommend investments in these entities.  |
| Third-Party Payments     | IAR's providing advisory services on behalf of our firm can also be registered representatives with our affiliated broker dealer. These persons receive compensation in connection with the purchase and sale of securities or other investment products. This practice presents a conflict of interest because they may have an incentive to recommend brokerage products based on the compensation they receive. |
| Third-Party Payments     | IAR's can also be licensed as insurance agents. These IAR's will earn compensation for selling insurance products. This practice presents a conflict of interest because they may have an incentive to recommend these products to you.  |

**For additional information,** please see Item 4. Advisory Business in the SCM Brochure for additional information for the section above.

**Conversation Starter.** 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?**

Our IAR's receive a portion of management, financial planning, referral fees, finders' fees and fees paid for investments in the PF. SCM also receives a portion of these fees. IAR's will receive compensation for soliciting investment products to other RIA's and no retail clients are solicited. SCM receives fees for compliance services to other RIA's. The fees are based on the type of service provided. This service is not for retail clients. **Additional Information** We encourage you to seek out additional information.

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

SCM and their IAR's have legal and disciplinary history disclosures. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our IAR's. To report a problem to the SEC, visit [Investor.gov](http://Investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, contact us in writing at 11152 S Towne Square, St. Louis, MO 63123.

**Conversation Starter.** Ask your financial professional—

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

**For additional information about our services,** if you would like additional, up-to-date information or a copy of this disclosure, please call (314) 963-9336.