

3D/L CAPITAL MANAGEMENT, LLC

Form CRS (Customer Relationship Summary) December 23, 2020



Introduction

3D/L Capital Management, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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 offer investment advisory services to retail investors. We provide portfolio management services that we offer on a discretionary basis according to the authority you provide in an investment advisory agreement with us. When you grant us discretionary authority, you provide us with authority to determine the investments to buy and sell in your account on an ongoing basis. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. As part of portfolio management services, we will continuously monitor your investments and provide advice. 3D/L will create a portfolio of no-load mutual funds and ETFs and may also use model portfolios if the models match the client's investment policy. Our services also include the recommendation of model portfolios from other investment advisers. We sponsor a wrap fee program as described in our Part 2A, Appendix 1 Wrap brochure. Our wrap fee and non-wrap fee accounts are managed similarly and are offered separately to provide a choice of pricing structures. As further described in our [Wrap Brochure](#), we receive a portion of the wrap fee for our services. 3D/L also offers its services through solicitor arrangements. We require a minimum initial and ongoing account size for portfolio management services. Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

You are encouraged to ask us questions including the following to help you better understand our services: *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 a percentage of assets under management for portfolio management services. Fees charged by 3D/L can also include platform fees and investment management fees as defined in our ADV Part 2A. A solicitor fee is the portion of the investment management fee charged to the client account and paid to the Solicitor. This fee is described in greater detail in the solicitor disclosure document. Asset-based fees associated with the wrap fee program will include most transactional costs and fees to the custodian that maintain those assets, and therefore are higher than a typical asset-based fee. These fees are generally assessed on a quarterly basis, in arrears or advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information about our services.

In addition to our fees, you will incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption 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. Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information about our fees and your investment costs.

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You are encouraged to ask us questions including the following to help you better understand the impact of fees and costs on investments: *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 of 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.

We compensate certain third-party solicitors whereby a fee is paid quarterly based on a percentage of the investment advisory fee paid by clients introduced by the solicitor. This is a conflict of interest due to the referral fees paid.

Certain of the investment strategies offered by 3D/L have similar investment objectives and are managed in a similar manner; therefore, it is possible that 3D/L could engage in transactions in the same types of securities and instruments for various accounts, and that such transactions could affect the prices and availability of the securities and instruments in which an account invests and could have an adverse impact on the account's performance.

Third Party Marketing and Educational Support: 3D/L supports the advisors that use our platform and investment management services to help their clients achieve their financial goals. This support may include client-appreciation events such as luncheons, dinners and holiday parties. We will often partner with mutual fund and ETF companies to pay for these events. Likewise, 3D/L routinely performs research and due diligence on companies, products, economic conditions and other factors that influence the investment markets. Some of this research requires travel, data acquisition and other hard dollar costs. 3D/L will occasionally accept payment of travel expenses or data files that might otherwise result in a subscription fee from companies whose products may be used in some of our investment strategies.

You are encouraged to ask us questions including the following to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information about our conflicts of interest.

How do your financial professionals make money?

Our employees are compensated based on salaries or hourly wages, plus are eligible for discretionary bonuses. Our investment professionals are paid an annual salary and bonus based in part on investment performance relative to appropriate benchmarks and in part on other success factors aligned with company goals. Investment advisor representatives are independent contractors and are paid a percentage of the total fees charged to client accounts for which they act as advisor and primary relationship manager. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

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

Yes. Disciplinary information related to 3D/L and any of its financial professionals is available for review through <https://adviserinfo.sec.gov/>. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

You are encouraged to ask us questions including the following to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our services in our [Form ADV, Part 2A Brochure](#) and our [Appendix 1, Wrap brochure](#). You may request updated information and a copy of our Relationship Summary by contacting us at (860) 291-1998 or Info@3DAdvisor.com.

You are encouraged to ask us questions including the following to help you better understand who to contact with any questions or complaints: *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?*