Form ADV Part 2A - Firm Brochure

Disclosure Brochure

Rae & Co Capital, LLC (d/b/a RcoWealth)
(A South Carolina Registered Investment Adviser)
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Date: May 9, 2026

This brochure provides information about the qualifications and business practices of Rae & Co Capital, LLC (d/b/a RcoWealth). If you have any questions about the contents of this brochure, please contact us. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as an investment adviser does not imply a certain level of skill or training.

Item 2 - Material Changes

This is the initial brochure for Rae & Co Capital, LLC (d/b/a RcoWealth) as a South Carolina registered investment adviser. Because this is the initial brochure, there are no material changes from a prior annual update to report. Future material changes will be summarized in this section or in a separate summary of material changes.

Item 3 - Table of Contents

Item 4 - Advisory Business

Rae & Co Capital, LLC (d/b/a RcoWealth) was founded in 2025 by William Lee Tyler Krause, Principal and Private Wealth Adviser. The Firm is independently owned and operated.

The Firm provides investment management, comprehensive financial planning, limited-scope financial planning, cash reserve and cash management guidance, and insurance consulting where licensed. Services are tailored to client goals, time horizons, risk tolerance, liquidity needs, tax considerations, and financial circumstances.

Client assets are held by independent qualified custodians, currently expected to include Charles Schwab or another custodian selected by the client. The Firm does not act as a custodian of client assets.

The Firm may provide discretionary or non-discretionary investment management. Discretionary authority is only accepted with written authorization in the advisory agreement and applicable custodial documents.

Item 5 - Fees and Compensation

Service / Fee	Amount / Method
Investment management	1.00% annually of assets under management
Minimum annual advisory fee	$750 annually for investment management
Billing method	Quarterly in arrears, based on account value on the last business day of the quarter
Quarterly minimum	$187.50 per quarter, unless otherwise agreed in writing
Financial planning	Generally starts at $750 for a one-time or limited-scope engagement
Insurance consulting	No separate advisory fee when incidental to planning; commissions may be received if products are purchased

Investment Management. The Firm charges an annual advisory fee of 1.00% of assets under management for investment management services. The Firm imposes a minimum annual advisory fee of $750 for investment management. Fees are billed quarterly in arrears based on the value of managed assets on the last business day of the quarter. The quarterly minimum is $187.50 unless otherwise agreed in writing. Clients with smaller account balances may pay more than 1.00% annually when the fee is expressed as a percentage of assets.

Financial Planning. The Firm may charge a flat fee for comprehensive or limited-scope financial planning, generally starting at $750. The planning fee, scope, deliverables, and billing arrangement will be disclosed in advance in a planning agreement or fee acknowledgment. If a planning fee is collected in advance, services are expected to be completed within six months, and any unearned portion will be refunded if the relationship terminates before services are completed.

Fee Deduction. Advisory fees may be deducted from client accounts only with written authorization. Clients should review all custodial statements and fee notices. The custodian may send account statements directly to clients showing advisory fee deductions.

Other Fees and Expenses. Clients may incur separate fees and expenses charged by custodians, brokers, mutual funds, ETFs, product sponsors, transfer agents, or other third parties. These may include transaction fees, wire fees, account fees, internal fund expenses, bid-ask spreads, platform fees, and other charges. These fees are separate from and in addition to the Firm’s advisory fees.

Insurance Compensation. The Firm and/or its financial professional may receive insurance commissions when clients purchase insurance products through the Firm or its financial professional. This creates a conflict of interest because the Firm and/or financial professional have a financial incentive to recommend commissionable insurance products. Clients are not required to purchase insurance through the Firm or its financial professional and may purchase insurance through any provider or agent of their choice.

Termination and Refunds. Either party may terminate the advisory agreement as described in the client agreement. Because investment management fees are billed in arrears, no refund is typically owed for investment management fees already earned. Any unearned prepaid financial planning fees will be refunded on a prorated or reasonable basis according to the services completed.

Item 6 - Performance-Based Fees and Side-By-Side Management

The Firm does not charge performance-based fees. The Firm does not charge fees based on a share of capital gains or capital appreciation of client assets.

Item 7 - Types of Clients

The Firm primarily serves individuals, families, entrepreneurs, and small business owners. The Firm does not require a minimum account size but generally recommends at least $50,000 for ongoing portfolio management. Smaller accounts may be accepted at the Firm's discretion and may be subject to the minimum annual advisory fee described in Item 5.

Item 8 - Methods of Analysis, Investment Strategies, and Risk of Loss

The Firm may use modern portfolio theory, fundamental analysis, technical analysis, risk-based asset allocation, cash-flow analysis, tax-aware planning, and other suitable methods when developing client recommendations. Strategies may include diversified portfolios of ETFs, mutual funds, individual equities, fixed income securities, cash equivalents, and other investments suitable for the client.

Investing involves risk, including the possible loss of principal. Clients should be prepared to bear market risk, interest-rate risk, inflation risk, liquidity risk, concentration risk, business risk, credit risk, reinvestment risk, cash drag risk, and the risk that a selected strategy may underperform. No investment strategy can guarantee profit or protect against loss in all market conditions.

Item 9 - Disciplinary Information

The Firm and its personnel have no legal or disciplinary history to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

William Lee Tyler Krause is licensed to sell insurance products in South Carolina, including life, accident and health, annuities, and property and casualty insurance where applicable. If insurance products are recommended and purchased through him, he may receive commissions. This creates a conflict of interest as described in Item 5. Clients are under no obligation to purchase insurance through him or through the Firm.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

The Firm has adopted a Code of Ethics requiring fiduciary conduct, fair dealing, confidentiality, conflict disclosure, and personal trading controls. The Firm and its personnel may buy or sell securities for their own accounts that are also recommended to clients. Personal trading is subject to review and must not place the Firm's or adviser's interests ahead of client interests. A copy of the Code of Ethics is available upon request.

Item 12 - Brokerage Practices

The Firm may recommend that clients maintain accounts with Charles Schwab or another independent qualified custodian. Clients are responsible for opening and maintaining custodial accounts and may pay brokerage, transaction, custody, product-level, or other expenses separate from advisory fees. The Firm does not receive compensation from custodians for recommending a custodian.

The Firm seeks to recommend custodians based on services, technology, reporting, trading capabilities, account access, service quality, and costs. The lowest-cost custodian may not always be selected. Clients may request to use another qualified custodian, subject to the Firm's ability to manage or advise on the account effectively.

Item 13 - Review of Accounts

Managed accounts are monitored on an ongoing basis and formally reviewed at least quarterly by the adviser. Reviews may also occur after major life events, market developments, changes in client objectives, cash needs, tax considerations, or client requests. Clients receive account statements directly from their custodian and may receive additional reports from the Firm upon request.

Item 14 - Client Referrals and Other Compensation

The Firm does not currently engage in paid solicitor or referral arrangements. If the Firm enters into referral arrangements in the future, it will disclose the arrangement and related conflicts as required.

Item 15 - Custody

The Firm does not take physical custody of client assets. Client assets are held at independent qualified custodians. The Firm may be deemed to have limited custody when advisory fees are deducted from client accounts with written authorization. Clients should carefully review all statements received directly from the custodian and compare them with any reports provided by the Firm.

Item 16 - Investment Discretion

The Firm accepts discretionary authority only when authorized in writing by the client through the advisory agreement and custodial documents. Discretionary authority is limited to buying and selling securities consistent with the client's objectives, restrictions, and investment policy. Clients may place reasonable restrictions on account management in writing.

Item 17 - Voting Client Securities

The Firm does not vote proxies on behalf of clients. Clients retain responsibility for voting proxies and making elections related to securities held in their accounts.

Item 18 - Financial Information

The Firm does not require or solicit prepayment of fees exceeding $500 more than six months in advance. The Firm has no financial condition reasonably likely to impair its ability to meet contractual commitments to clients. The Firm has not been the subject of a bankruptcy petition.