Client Relationship Summary

Form CRS / Form ADV Part 3, if applicable

Rae & Co Capital, LLC (d/b/a RcoWealth)
(A South Carolina Registered Investment Adviser)
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Item 1 - Introduction

Rae & Co Capital, LLC (d/b/a RcoWealth) is registered as an investment adviser with the State of South Carolina. Investment advisory services and fees differ from brokerage services, and it is important for retail investors to understand the differences. Free and simple tools are available at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2 - Relationships and Services

What investment services and advice can you provide me?

We offer investment management, financial planning, and insurance consulting services. Investment management may be discretionary or non-discretionary, depending on the advisory agreement and account documents.

We tailor advice to your goals, time horizon, risk tolerance, cash needs, tax considerations, and financial circumstances. We monitor managed accounts on an ongoing basis and formally review managed accounts at least quarterly. We do not require a minimum account size, but generally recommend at least $50,000 for ongoing portfolio management.

Conversation Starters: What services will you provide me? How often will you review my investments? Given my financial situation, should I choose an investment advisory service? Why or why not?

Item 3 - Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our standard investment advisory fee is 1.00% annually of assets under management, billed quarterly in arrears. We impose a minimum annual advisory fee of $750 for investment management, billed quarterly in arrears at $187.50 per quarter unless otherwise agreed in writing.

Clients with smaller accounts may therefore pay more than 1.00% annually when the fee is expressed as a percentage of assets. For example, a $25,000 account paying a $750 annual minimum would pay 3.00% annually when expressed as a percentage of assets.

We may also offer one-time or limited-scope financial planning for a flat fee, generally starting at $750. Custodians, brokerages, product sponsors, mutual funds, ETFs, and other third parties may charge separate fees and expenses.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make over time. Please make sure you understand what fees and costs you are paying.

Conversation Starter: Help me understand how these fees and costs might affect my investments.

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. We are fiduciaries when providing investment advisory services.

We may receive insurance commissions if you purchase insurance products through our licensed insurance professional. This creates a conflict of interest because we have a financial incentive to recommend commissionable insurance products. You are not required to purchase insurance through us.

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 professional is compensated through advisory fees paid by clients and may also receive insurance commissions when clients purchase insurance products through him.

Item 4 - Disciplinary History

No. The Firm and its financial professional do not have legal or disciplinary history to disclose.

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

Item 5 - Additional Information

For additional information, please see our Form ADV Part 2A Firm Brochure and Form ADV Part 2B Brochure Supplement. You may request a free copy by contacting us at (864) 558-8440, info@rcowealth.com, or www.rcowealth.com.

Conversation Starter: Who is my primary contact person, and who can I talk to if I have concerns about how this person is treating me?