



## Form CRS (Customer Relationship Summary)

August 16 2023

Par 5 Capital & Co LLC (also referred to as “Firm” or “us” or “we”) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA). Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research different 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?*

Our brokerage services include the buying and selling of securities and investment products. These include stocks, exchange traded funds (ETFs), bonds, mutual funds, and more. If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment. There is no minimum investment in order to open a brokerage account, but we may recommend some investments which require a minimum investment.

When we provide brokerage services, we may recommend investments, or you may select them, but the ultimate decision regarding an investment strategy or the purchase or sale of an investment will be yours. Although we do not provide ongoing monitoring of your account, we will review your account before every recommendation to ensure we act in your best interest.

There may be some products and investment options which we do not offer, but may benefit your portfolio.

**For more detailed information on the products and services we offer, including limitations, visit [www.par5capital.com](https://www.par5capital.com).**

#### **Ask your Financial Professional**

- *Given my financial situation, should I choose brokerage 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 and what do these qualifications mean?*

### *What fees will I pay?*

When you transact in a brokerage account, you will pay a transaction-based fee. This fee is based on the specific transaction, not the value of your account. With certain investments such as stocks or exchange-traded funds this fee is called a commission. For other investments, such as a bond, this fee might be part of the price you pay for the investment, which is also known as “mark-up” or “mark-down”. With other types of investments, such as mutual funds this fee is usually referred to as a sales charge or load and reduces the value of your investment.

Certain investments, such as mutual funds may also impose additional fees that will reduce the value of your investment over time. Also, with certain investments you may have to pay fees, such as surrender charges, when you sell the investment. From a cost perspective, you may prefer a transaction-based fee if you do not trade often or if you plan to buy and hold investments for longer periods of time. In a brokerage account, more transactions result in us charging you more fees. Therefore, we could have an incentive to encourage you to engage in transactions. You may also be charged certain account fees and charges related to transaction costs or the servicing of your account by third-parties and we may share in a portion of these costs. These include things like wire transfers and account maintenance. Its important to review your account agreement and investment-specific disclosure documents like a prospectus for the most up-to-date information on costs and 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 more detailed information regarding fees and cost of your account visit: [www.par5capital.com](https://www.par5capital.com).**

#### **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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?*

When we provide you with a recommendation, 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 recommendations, we provide you. Here are some examples to help you understand what this means:

**Third-Party Payments:** Certain third parties pay us additional compensation to cover things like the costs of marketing, this creates an incentive for us to recommend these over other types of securities.

**Revenue Sharing:** Certain third parties, such as mutual fund sponsors, may share revenue with us that they receive when you purchase an investment. This also creates an incentive for us to recommend products that pay us more.

**Principal Trading:** At times we may buy or sell certain securities from you directly from our own accounts. This may result in additional compensation and in such cases creates an incentive to recommend such investments to you. We may also be active in the same markets at the same time and have an incentive to maximize our own returns.

*For more detailed information regarding our conflicts of interest and a description of additional ways we earn revenue, visit [www.par5capital.com](http://www.par5capital.com).*

### **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?*

For brokerage accounts, your financial professional is paid a percentage of the selling compensation (commissions, markup, markdowns, loads – as described above) as well as trailing compensation for some types of investments. In addition, some financial professionals may also receive certain bonuses or onboarding incentives, such as forgivable loans which may be contingent on a minimum level of production. Lastly, Financial professionals may also receive reimbursements for certain expenses, or other non-cash compensation such as entertainment, meals, and conferences.

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

Yes. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research more information about our Firm and your financial professional.

### **Ask your Financial Professional**

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

You can find additional information regarding our brokerage services by visiting our website, [www.par5capital.com](http://www.par5capital.com). If you need any other up-to-date information or would like a copy of our relationship summary sent to you, call us at (786)638-5660

### **Ask your Financial Professional**

- *Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?*