



CULTIVATE CAPITAL

Cultivate Capital Group LLC Client Relationship Summary

June 12, 2025

Cultivate Capital Group, LLC (“Cultivate” or “we” or “us”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

This Client Relationship Summary provides details about our brokerage services, fees, and other important information. Free and simple tools are available for investors to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS). Here, you can also find educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Cultivate’s services include the following for retail investors:

Cultivate offers certain services to retail investors. The principal services we provide are opening limited accounts as required by Regulation Crowdfunding for investors who purchase securities from an issuer using Cultivate as an intermediary. We also assist with compliance for issuers in Regulation Crowdfunding, Regulation A and Regulation D offerings and in these offerings we may reach out to you to obtain information needed for securities to be sold to you in a legal and compliant manner.

- We do not monitor retail investors’ investments or accounts
- We do not offer investment advice or recommendations to retail investors and we do not have any investment authority from you.
- We do not offer discretionary services. All investments are considered non-discretionary, meaning that you as the investor make the ultimate decision regarding the purchase or sale of investments
- We do not have any minimum account size or investment amount requirements for retail investors to open or maintain an account or establish a relationship, although some offerings made by issuers using our services may have minimum investment amounts.
- We only make available securities being sold by issuers in Regulation Crowdfunding, Regulation A and Regulation D offerings.
- We have a requirement that all *investors (including retail investors) must* open an account to invest in Regulation Crowdfunding offerings.
- We do not provide traditional brokerage accounts nor do we offer account monitoring.
- We do not have any discretion in your investment strategy or decisions, and you are in charge of all of your investment decisions

Conversation Starter:

Given my financial situation, should I choose a brokerage service? Why or why not?

What fees will I pay?

Retail investors do not pay us any fees for the services we provide. We charge issuers who use our services a transaction fee that is generally a percentage of the amount of capital the issuer raises, including your investment. Some issuers may pass this fee along to you. The fee paid to Cultivate does not reduce the amount that you invested and is specific to the offering as listed in the offering document. There may be expenses built into the investment itself. Please carefully review the offering memorandum and subscription documents for details on fees and terms of your investment. We will only offer investments where we have been engaged by the issuing company directly, or as a sub-agent with another broker-dealer.



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Should any fees or costs be charged to you by Cultivate, you will pay such 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.

Conversation Starter:

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?

We do not provide recommendations. The way we make money may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the services we provide you. Here are some examples to help you understand what this means.

While we do not make recommendations to you, or give you investment advice, we do receive compensation from issuers selling the securities you buy when we are involved. As a result, we have an incentive to do what we can to facilitate the sale of their securities within the confines of our services to each issuer and applicable laws and regulations.

Conversation Starter:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Financial professionals are compensated either hourly, by salary or as a percentage of the revenue sources described below through (a) commissions, both cash and non-cash, based on investments made through introductions of issuers by financial professional and (b) fees from issuers for services rendered in addition to commissions.

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

None of our financial professionals have any legal or disciplinary history. Cultivate had one incident in 2022 when paperwork was inadvertently not submitted to the state of Utah to register one of our principals in that state. The situation was resolved within days of receiving notice of the omission and no penalty was imposed on Cultivate.

Visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

For additional information about Cultivate Capital Group, LLC or to request a copy of this relationship summary please visit our website www.CultivateCapital.org. You may also call 551-279-3744 to request up to date information or a copy of this relationship summary.

Conversation Starter:

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?