CLIENT RELATIONSHIP SUMMARY (FORM CRS)
Capital Synergy Partners, Inc. • Updated October 6, 2026

Capital Synergy Partners, Inc. ("Capital Synergy Partners," "CSP," "we," or "our") is registered with the Securities and Exchange Commission (SEC) as both a broker-dealer and an investment adviser. We are also a member of FINRA and SIPC. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

BROKER-DEALER SERVICES

We offer brokerage services, including buying and selling securities at your direction. If you open a brokerage account, you will be able to buy and sell securities in your account. There are no account minimums to open or maintain a brokerage account with us.

You will pay a transaction-based fee (a commission) when you buy or sell securities. You may select investments yourself, or we may recommend investments, but you make the final decision. We may offer additional services to help you develop or review your investment strategy; additional fees may apply.

We deliver account statements at least quarterly, electronically or in paper. We offer ongoing monitoring services for the investments in your brokerage account, but only as agreed upon.

INVESTMENT ADVISORY SERVICES

As an SEC-registered investment adviser, we also offer investment advisory services, which may include:

- Ongoing portfolio management (discretionary or non-discretionary)
- Financial planning and consulting
- Continuous monitoring of advisory accounts
- Advice tailored to your investment goals, risk tolerance, and financial situation

Advisory account minimums vary depending on the program. Some portfolios have minimums as low as $10,000, while most commonly used portfolios require a minimum of $25,000. In an advisory relationship, we monitor your portfolio on an ongoing basis as part of our standard services.

KEY DIFFERENCES

Brokerage services are transaction-based and do not include ongoing fiduciary monitoring. Advisory services include ongoing monitoring and a fiduciary duty to act in your best interest at all times.

CSP CAPITAL
SYNERGY PARTNERS®
MEMBER FINRA/SIPC

QUESTIONS TO ASK:

- **Given my financial situation, should I choose an investment advisory service, a brokerage service, or both?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education, and qualifications?**

WHAT FEES WILL I PAY?

BROKERAGE FEES

You will pay a fee each time you buy or sell an investment.

- Stocks and ETFs typically involve a separate commission.
- Bonds may include a mark-up or mark-down in the price.
- Mutual funds may charge a front-end load or other transaction fees.

The amount you pay depends on the investment type, transaction size, and your account type. Our clearing firm, RBC Clearing & Custody, may charge additional fees such as custodial, maintenance, or inactivity fees.

Some investments (such as mutual funds or variable annuities) impose additional internal fees, including management fees, mortality and expense charges, administrative fees, and surrender charges.

Because we earn more when you trade more, we have an incentive to encourage trading activity.

ADVISORY FEES

You will pay an asset-based fee, charged monthly or quarterly, which is calculated as a percentage of the total value of the assets in your advisory account.

- This fee does not vary based on the number of trades you make.
- Because we earn more when your account has more assets, we have a financial incentive to encourage you to increase the total assets in your account.

Other costs may include mutual fund expenses, custodial fees, or third-party manager 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.

QUESTIONS TO ASK:

- **Help me understand how these fees and costs might affect my investments. If I invest $10,000, 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 AS MY BROKER-DEALER OR WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we provide you with a recommendation as your broker-dealer or 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 with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

BROKER-DEALER STANDARD OF CONDUCT

When we provide a recommendation as your broker-dealer, we must act in your best interest and not put our interests ahead of yours. However, we are not fiduciaries in a brokerage relationship.

INVESTMENT ADVISER STANDARD OF CONDUCT

As an investment adviser, we are held to a fiduciary standard, meaning we must act in your best interest at all times, provide advice that is loyal and prudent, and eliminate or disclose conflicts of interest.

EXAMPLES OF CONFLICTS OF INTEREST

- Alternative Investments: We may receive placement fees from issuers of certain products (e.g., non-traded REITs). Your financial professional may also receive additional compensation when you purchase these investments.
- Compensation Differences: Our professionals may earn more for recommending certain products.
- Brokerage vs. Advisory Incentives:
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    - *Advisory:* Incentive to increase assets under management.
    - *Brokerage:* Incentive to increase trading activity.

QUESTIONS TO ASK:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated differently depending on the services you use.

BROKERAGE COMPENSATION

They may receive a portion of:

- Commissions
- Mark-ups/mark-downs
- 12b-1 fees
- Trail payments
- Sales loads

This creates incentives to recommend products that pay higher compensation or to encourage more trading.

ADVISORY COMPENSATION

For advisory accounts, our financial professionals receive a portion of the asset-based advisory fee you pay. Because this fee is a percentage of the total assets in your account, our financial professionals earn more when your account grows, creating a financial incentive to encourage you to increase the assets in your account.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit Investor.gov/CRS or FINRA BrokerCheck to research our firm and our financial professionals.

QUESTIONS TO ASK:

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

ADDITIONAL INFORMATION

For more information about our services or to request a copy of this Form CRS, please contact us:

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Irvine, CA 92606
Phone: 949-442-7413
Website: capitalsynergypartners.com

QUESTIONS TO ASK:

- **Who is my primary contact person?**
- **Is he or she a representative of the broker-dealer or the investment adviser?**
- **Who can I talk to if I have concerns about how I am being treated?**