

Form ADV Part 3: Relationship Summary

Introduction

Apex Capital Management, LLC ("Apex Capital Management" or "we") is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. The services we provide and fees we charge are different than those of a broker-dealer; it's important to understand the difference between the two. You can find free tools to research financial firms and professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: Apex Capital Management offers investment advisory services to retail investors. Our investment advisory services include Asset Management Services and Financial Planning and Consulting Services.

Asset Management Services: We manage and trade your designated account(s) based on your investment goals. We will create a strategy to help you reach those goals, continuously monitor your account, and check in with you at least once a year to review your portfolio. For more information, please see **Item 4** of our **Form ADV Part 2A**. You can grant us either Discretionary Management or Non-Discretionary Management authority explained below. For more information about investment authority, please see **Item 16** of our **Form ADV Part 2A**.

- **Discretionary Management:** we have the authority to trade in your account without requiring your approval.
- **Non-discretionary Management:** we need your approval before making any trades in your account.

Financial Planning & Consulting Services: We also provide financial planning and consulting services. Please see **Item 4** of our **Form ADV Part 2A**.

- **Financial Planning:** We develop a comprehensive written financial plan that addresses the topics we agree on.
- **Financial consulting:** if a written financial plan is not necessary, we offer one-time or ongoing meetings to review and discuss your financial situation.

Retirement Plan Services: We provide management and advisory services to retirement plan sponsors. In addition, if your retirement plan utilizes our Retirement Plan Participant Advice Service, you can request one-on-one investment advice to help you choose the best options within your plan. Please see **Item 4** of our **Form ADV Part 2A**.

Limited Investment Offerings: We don't recommend just one type of investment or security. Instead, we recommend or create portfolios tailored to your specific needs and financial situation. However, our investment options are limited to the securities available on your custodian's platform. We do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: There are no minimum investment requirements to open a managed account with us, but we do impose minimum fees:

Type of Service	Minimum Fee
Annual asset management fee per account	\$500
Limited (segmented) Financial Planning and consulting services	\$285
Comprehensive Financial Plan	\$2,500
Employer SIMPLE IRA Plan	\$5,000

Conversation Starters: *Given my financial situation, should I choose an investment advisory 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? What do these qualifications mean?*

What Fees Will I Pay?

Description of Principal Fees & Costs:

Asset management fees

You will be charged fees in one of the following ways:

1. A percentage of assets under management. Note: There is a potential conflict of interest because our fee is based on the value of your account. This creates an incentive for us to recommend increasing the assets in your account..
 - Either a tiered schedule or a fixed fee between 0.75% and 1.50% for asset management, retirement plan services, or individual plan participants.
 - Fees are billed quarterly in arrears based on the average account balance for the quarter or the fair market value of your account at the end of the billing period.
2. A negotiated fixed dollar amount ranging from \$500 - \$50,000.

When engaging us for asset management services, you will also incur other fees and expenses. The broker-dealer/custodian on your account may charge you transaction fees for executing trades in your account. You will also be charged internal fees and expenses by the funds we invest in within your account.

Financial Planning Fees: Fees for segmented financial planning and consultations are charged an hourly rate of \$285; the minimum fee is \$285. The minimum fee for a comprehensive financial plan is \$2,500 up to 9 hours, and \$285 per hour for additional time spent on the services. We will send an invoice for financial planning and consulting fees monthly.

Any fees we charge for financial planning and consulting services do not include the costs associated with carrying out any recommendations we may provide.

Additional Information: You will pay fees and costs regardless of whether you make or lose money on your investments. Fees and costs will reduce your overall investment returns over time. It's important to understand the fees and costs you are paying. For more details on our fees and other related expenses, please refer to you will incur, please see **Item 5 of Form ADV Part 2A**.

Conversation Starters: *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 Acting as My Investment Adviser? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?

Standard of Conduct: When we act as your investment adviser, we are acting as a fiduciary, meaning we must put your best interest first and not prioritize our own interests. However, the way we earn money creates some potential conflicts of interest, and you should understand these before proceeding. Here are a few examples:

- **Retirement Account Rollovers:** If we recommend you roll your account from an existing retirement plan to an Individual Retirement Account (IRA) managed by us and subject to our asset-based investment advisory fees, it creates a conflict of interest. We have a financial incentive to encourage you to move your IRA to us, even if it may not be in your best interest. For more details about this conflict and our procedures to mitigate it, see **Item 4** of our **Form ADV Part 2A**.
- **Custodian Recommendations:** When we provide asset management services, we will open your account with a qualified custodian to hold your assets and facilitate trades. Our choice of custodian may not be based purely on your best interest, as custodians provide us with research, products, and tools to help us manage our business, often at no cost. This creates a conflict of interest. For more details on our relationship with SEI Private Trust Company, see **Item 12** of our **Form ADV Part 2A**.
- **Managing Personal Accounts:** We also manage our own personal accounts while managing yours and those of other clients, creating additional conflicts of interest. We have established procedures to manage and mitigate these conflicts. For more information see **Item 11** of **Form ADV Part 2A**.

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

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10** of our **Form ADV Part 2A**.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate our investment adviser representatives (IARs) based on the amount of assets they bring into our firm. This creates a conflict of interest because it gives the representative an incentive to recommend you invest more in your account to potentially increase their compensation.

Additionally, our investment adviser representatives may also be licensed CPAs and offer accounting services. A conflict of interest exists if they recommend you use their accounting services.

Additional Information: For more information about these conflicts of interest, please see **Item 10** of our **Form ADV Part 2A**.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No, neither we nor our investment adviser representatives have any legal or disciplinary history to report. You can find more information about us and our investment advisor representatives at <https://adviserinfo.sec.gov>.

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

Additional Information About Apex Capital Management

Additional information about our firm and a copy of this relationship summary are available on the Internet at www.apexcapitalmanagement.com. You can also find our disclosure brochures and other details about us at the SEC's Adviser Information Page at <https://adviserinfo.sec.gov/firm/summary/117059>. If you have any questions or want to request an updated copy of this relationship Summary, please contact us at 337-895-0800.

Conversation Starters: *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?*