

## Form CRS - Relationship Summary

June 25, 2020

### Item 1 - Introduction

Mainstay Capital Management, LLC is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2 – Relationships and Services

#### What investment services and advice can you provide me?

Mainstay Capital Management (MCM) is a full service wealth manager providing comprehensive financial planning as well as the management of 401(k), 403(b), 457, IRA, and non-retirement accounts to individual retail investors. For further details on our services, please refer to [Form ADV, Part 2A Brochure, Items 4 and 7](#).

Within our *401(k) Portfolio Management* service, we specialize in the management of individual 401(k), 403(b), and 457 accounts. With this management service, MCM actively manages a client's individual 401(k), 403(b), or 457 account on a continuous basis. This service is provided on a discretionary basis, however MCM is limited to the investment options available within the individual's 401(k), 403(b), or 457 plan as provided by the employer's plan sponsor. There is no account minimum for accounts managed within this service.

Within our *Wealth Management* service, we provide comprehensive portfolio management for IRA's, annuities, and non-retirement accounts. MCM develops a portfolio and asset allocation strategy to meet our client's individual objectives and tolerance for risk. On a continuous basis, MCM researches global financial markets and economic data and then selects securities to tactically allocate the client's portfolio consistent with the client's objectives and tolerance for risk. This service is provided on a discretionary basis and has an account minimum of \$200,000.

MCM also offers comprehensive financial planning through *Mainstay Compass™* to all our clients. MCM generally does not charge for our financial planning service, however a \$500 fee may be charged, discounted, or waived at MCM's discretion.

***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?***

### Item 3 - Fees, Cost, Conflicts, and Standards of Conduct

#### What fees will I pay?

Our management fees are based on two criteria, (1.) the amount under management, and (2) the service being utilized. Each service, *401(k) Portfolio Management* or *Wealth Management* as described above, has its own fee schedule, minimum fee charge, and administration fee for managing more than one account. Fees for all accounts are payable quarterly in arrears based on the asset valuation on the last business day of the current calendar quarter. MCM charges an initial \$300 account set-up fee, which may be discounted or waived at MCM's discretion. Please refer to [Form ADV, Part 2A Brochure, Item 5](#).

All fees paid to MCM for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders. These fees and expenses are described in each fund's and ETF's prospectus. These fees will generally include management fee, other fund expenses, and a possible distribution fee.

*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.*

***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?

*When we 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 investment advice we provide you. For example, because our management fees are based on the amount in your account, we have an incentive to increase assets in that account. For more information, please refer to our [Form ADV, 2A Brochure, Item 14](#) regarding other forms of compensation.

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

#### How do your financial professionals make money?

Each financial professional's compensation is a combination of salary and bonus and is based on factors such as their individual experience, education, credentials, and level of specialization.

### Item 4 – Disciplinary History

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

Yes. Please go to [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research Mainstay Capital Management and our financial professionals.

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

### Item 5 – Additional Information

Additional information can be obtained at [SEC.gov](http://SEC.gov). To request up-to-date information and a copy of this relationship summary, please call us toll-free (866) 444-6246.

***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?***