



Docsa Capital Management, Inc.

ADV Part 3: Form CRS Relationship Summary

CRD: 124302

INTRODUCTION: Is an Investment Advisory Account Right for You?

Docsa Capital Management, Inc. is an investment adviser registered with the states of Michigan, Florida, California and Louisiana. As state-registered advisors, we are not yet required to file and offer this form to you, but we feel that it is important for you to be aware that brokerage and investment advisory services and fees differ and that it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

We are an independent, fee-only financial advisory firm, offering personalized financial planning and portfolio management services to individuals, small business owners, trusts and estates. Clients can choose to work with us on a short-term project basis or on a long-term portfolio management basis with varying tiers of services. When you work with us, we will tailor a set of strategies based on your specific situation.

- There is no minimum asset or income level for short-term project services. This type of service has a finite service period. You are responsible for the implementation and monitoring of your plan.
- Our portfolio management services have no minimum requirement, but services are tiered. Financial planning services are included in our investment management services for portfolios in our Diamond Plan with balances over \$300,000. Otherwise a separate fee for financial planning services will be quoted upon client request.
- When we manage clients' accounts, we manage them on a discretionary basis. This means we have limited authority to buy and sell investments in your account without having to contact you in advance. Our limitations are described in our advisory agreement and on your brokerage account forms. We will have discretion until the advisory agreement is terminated by you or our firm.

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=643546

What Fees Will I Pay?

We are compensated primarily on a fixed fee or a percentage of assets under management basis. Our hourly service is primarily for returning project clients. Fixed fees are quoted based on the scope of the short-term review requested. We do not monitor your investments or plan under this model. Our portfolio management fees are charged quarterly, based on the value of the investments in your account. Our fee ranges from 0.35% to 1% depending on the service plan and value of the investments in your account. We provide ongoing monitoring of investments. We provide ongoing monitoring of financial plans for clients under the full-service plan.

The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (e.g., mutual funds and exchange traded funds). These fees are described in each fund's prospectus. These fees will generally include the mutual fund's management fee and other fund expenses. You may also incur transaction charges and/or brokerage fees when we purchase or sell securities. These charges and fees are typically imposed by the brokerage firm or custodian that executes the trade.

Our firm's fees are automatically deducted from your advisory account each quarter, which will reduce the value of your advisory account. In some cases, our firm will agree to bill you directly rather than automatically deduct our fees from your managed account. There is an additional handling fee for the direct billed option.

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 additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=643546

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. All investment advisers face conflicts of interest which are inherent in the business. 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. Here are some examples to help you understand what this means:

- Because our compensation is based on a percentage of assets under management, the more assets there are in your advisory account, the more you will pay in fees. Therefore, we have a potential conflict of interest in an unintended incentive to encourage you to increase the assets in your portfolio.
- Our primary source of compensation is through asset fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Other conflicts of interest result from other business activities we engage in and relationships we have with business partners and third parties, or affiliations we have established with other financial institutions.

More examples and discussions are outlined at the end of our firm's brochure:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=643546

How Do Your Financial Professionals Make Money?

To minimize conflicts of interest, our financial professionals are on a fixed salary. There is still a potential conflict of interest because their compensation could increase by maintaining excellent client service and as our firm increase its assets.

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

No, our firm and financial professionals do not have any reportable legal and disciplinary history. For a free, simple search tool to research us and our financial professionals please visit Investor.gov/CRS.

Additional Information

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure and Part 2B available at: www.adviserinfo.sec.gov, under CRD: 124302. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at 269-488-2322.

Questions to Ask Us:

- Who is my primary contact person?
- What is your relevant experience, including your licenses, education and other qualifications? What do the qualifications mean?
- Who can I talk to if I have concerns about how this person is treating me?
- Given my financial situation, should I choose one of the advisory services? Why or why not?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?