

## Excel Capital Management Corp.

### ADV Part 3, Form CRS- Client Relationship Summary, January 1st, 2025

#### **Item 1. Introduction**

Excel Capital Management Corp. (“ECM”) is a Registered Investment Advisor. 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 <https://www.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?**

We provide investment advisory services on a discretionary basis. Our advice is holistic, broadly covering each client’s financial situation, and our investment recommendations most often involve stock, bonds, mutual funds, options, and exchange traded funds. As a part of our standard services, we monitor and advise on clients’ investment portfolios on an ongoing basis.

**Monitoring:** We utilize various analytical frameworks to determine which investment strategies best serve our clients’ needs. We regularly monitor portfolios and research holdings. These services are part of our ongoing relationship. Client receives a monthly Account statement from the custodian which includes portfolio holdings and a summary of transactions. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

**Investment Authority:** Our clients grant us ongoing discretionary authority to manage their accounts, which means that we can buy and sell investments on behalf of our clients without seeking permission on a trade by trade basis. We do incorporate client wishes within reason regarding cash holdings and buying or selling specific securities.

**Limited Investment Offering:** We can buy or sell most anything that is publicly traded. We do not limit investment options.

**Account Minimums and Other Requirements:** We accept clients with a minimum of \$500,000 of investible assets. Assets of family members are aggregated for purposes of meeting this minimum. The minimum annual fee for managing \$500,000 portfolio is \$6,250 and is not negotiable.

##### **Additional Information:**

More information about our services is available on Part 2 of our Form ADV, which can be found at <https://adviserinfo.sec.gov/firm/summary/109229>.

##### **Conversation Starters. Questions to Ask—**

- 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 licenses, education, and other qualifications? What do these qualifications mean?

### **Item 3. Fees, Costs, Conflicts, and Standard of Conduct**

#### **What fees will I pay?**

ECM charges a tiered ongoing asset-based fee in advance at the end of each quarter. The fee is based upon the market value of the assets in the account on the last business day of the previous quarter. The fee is charged as a percentage of your assets that we manage.

**Other Fees and Costs:** Our firm often selects and purchases mutual funds and exchange traded funds for a portion of client's portfolios. Such investment vehicles pay their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including our clients. Clients may incur certain charges imposed by custodians, mutual funds, exchange traded funds such as fees charged by internal management fees, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. These fees are disclosed in account and management agreements and prospectuses.

#### **Additional Information:**

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 about fees and costs, including our full fee schedule, see Form ADV Part 2A brochure (Items 5 and 6 of Part 2A) which we provide to you or by visiting <https://adviserinfo.sec.gov/>, and searching our name or CRD # 109229

#### **Conversation Starters. Questions to Ask—**

- 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 interests 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. Here is an example to help you understand what this means. Our fees increase the more your account grows in value.

**Additional Information:** On conflicts of interest, please see our Form ADV 2A brochure (Items 10 & 11 of Part 2A) or by visiting, <https://adviserinfo.sec.gov/>, and searching our name or CRD# 109229.

#### **Conversation Starters. 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 by salaries and benefits with bonus incentives. Additional compensation is based on various factors such as individual or firm goals, growth in client base, assets under management, and/or net new assets.

#### **Item 4. Disciplinary History**

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

We and our financial professionals have no legal or disciplinary history. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

##### **Conversation Starters. Questions to Ask—**

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

#### **Item 5. Additional Information**

You may contact us to discuss your financial needs, request current or additional information or to obtain a copy of the Client Relationship Summary by emailing [yash.niphadkar@excelcapitalmgt.com](mailto:yash.niphadkar@excelcapitalmgt.com) or calling (908) 431-1770.

##### **Conversation Starters. Questions to Ask—**

- 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?