

## Client Relationship Summary

### Introduction

Little House Capital, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers and investing.

### Relationships and Services

What investment services and advice can you provide me?
<p><b>Services:</b> We offer Wealth Management services to retail investors, which includes Investment Management as well as Financial, Retirement, Tax and Estate Planning. We customize all services to our clients' individual needs by identifying and understanding your specific goals, objectives, risk tolerance, time horizon, investment restrictions and other factors that may affect the financial advice that you receive from us. We have developed nine (9) investment risk profiles for our investment management services to help you understand the potential risks and rewards associated with your investments and provide us and our advisors with a guide to managing your investments.</p>
<p><b>Accounts, Investments and Monitoring:</b> We primarily use individual stocks and bonds in constructing portfolios and managing our clients' accounts, and we may also utilize mutual funds, exchange-traded funds and independent managers. We monitor and actively manage client portfolios on a regular and continuous basis, and we meet with you at least annually, or more frequently, depending on your needs to review your accounts and confirm your investment objectives and risk tolerance.</p>
<p><b>Investment Authority:</b> We typically receive discretionary authority from our clients to execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. We only exercise our investment discretion consistently with the stated investment risk profile for the particular client account. We also offer our investment management services on a non-discretionary basis, which means that we are required to obtain your consent prior to executing any trades in your account. However, in this situation we may not be able to aggregate your trade orders with other clients' orders, which may result in your orders not receiving the same execution prices as other clients' orders.</p>
<p><b>Account Minimums and Other Requirements:</b> We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship with us, however all new accounts are opened at the sole discretion of Little House Capital.</p>
<p><b>Additional Information:</b> For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's <a href="#">Investment Adviser Public Disclosure Page</a>.</p>
<p><b>Conversation Starters:</b> <i>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?</i></p>

### Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?
<p><b>Asset-Based Fees:</b> We charge an asset-based fee. Our standard fee for Wealth Management services, including Investment Management, range up to 1.10%. This fee is collected on a monthly or quarterly basis and calculated as a percentage of the market value of the cash and investments in your account(s) that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will ultimately pay more in advisory fees.</p>
<p><b>Other Fees and Costs:</b> In addition to our asset-based fee, you will also be responsible for any custody fees, account administrative fees, expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees. Little House Capital does not receive any of these fees.</p>

**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 more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

**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?**

When we act as your investment adviser we have a duty to act in your best interests and not to 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.

We will recommend that you open your account with a specific custodian where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

**Additional Information:** For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

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

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

Most of our financial professionals are compensated by fixed annual salary. In certain circumstances involving our independent investment advisor representatives (IARs), some of our financial professionals are compensated based on the revenue generated from the accounts that they service directly. These IARs have an incentive to increase the amount of assets that they oversee by soliciting new business, which may take time away from the day-to-day servicing of their existing clients.

#### **Disciplinary History**

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

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

#### **Additional Information**

You can find additional information about our investment advisory services by visiting [adviserinfo.sec.gov](https://adviserinfo.sec.gov) and searching with our CRD # 290070 or by visiting [littlehousecapital.com](https://littlehousecapital.com). You can request up to date information and a copy of our client relationship summary by contacting us at [Jeremy.David@littlehousecapital.com](mailto:Jeremy.David@littlehousecapital.com) or (617) 545-5600.

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

## Exhibit

---

### Material Changes

The following material changes have been made to our Form CRS:

- We have changed our fees to a range of fees. Please find additional details in the “What fees will I pay?” section.
- We have added that we may use Independent Managers. Please find additional details in the “What Investment Services and Advice can you provide me?” section.