



## Form CRS: Client Relationship Summary - March 23, 2026

### Introduction

Yousif Capital Management, LLC (“YCM”) is registered with the Securities and Exchange Commission as an Investment Adviser based in Bloomfield Hills, Michigan.

Brokerage and investment advisory services and fees differ, and 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://Investor.gov/CRS), which also provides educational materials about broker dealers, investment advisers and investing.

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

YCM provides investment advisory services to retail clients via sub-advisory relationships. It is the responsibility of the Financial Advisor to identify and discuss a client’s financial goals, financial needs and the level of investment risk that you are willing to bear. The Financial Advisor will then choose a strategy that is suitable for you. YCM will manage your account based on the strategy your Financial Advisor selected for you. Our strategies include equity securities, fixed income securities, exchange traded funds (“ETF’s”), and possibly other securities, that can help you meet those goals and financial needs.

You can authorize us, on a discretionary basis, to trade in your account in accordance with the strategy selected by your Financial Advisor, including executing buy and sell transactions on your behalf. Your Financial Advisor is available to discuss the trade activity in your account.

YCM will monitor the investments in your account on an ongoing basis, and specifically will review transactions, positions, and cash balances daily. Additional information can be found by reading Item 4, Item 5, Item 8, Item 12, and Item 13 in YCM’s Form ADV 2A Brochure.

*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 and other qualifications? What do these qualifications mean?*

### What fees will I pay?

YCM annual management fee ranges from 0.08% - 0.35% of client assets under management but may vary depending on various factors. YCM’s fees typically are billed quarterly in arrears based on fair market value computed as of the last business day of the preceding calendar quarter or the average of each month-end market value held at the end of each calendar quarter. Clients are invoiced for services rendered and will either remit payment or authorize YCM to debit fees from the custodian account. For certain arrangements whereby YCM acts in the capacity of a sub-advisor, fees are billed in advance and remitted to YCM by the Financial Advisor. There is an inherent incentive for YCM to encourage a client to increase the assets under management in their account to earn higher fees. The more assets in your account, the higher the fee you will pay.



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### **Description of Other Fees and Costs**

Clients may be charged additional fees and/or expenses by third parties that include, but are not limited to, advisory fees, administrative fees, brokerage commissions and transaction fees. Such fees are all exclusive of the management fee paid to YCM. YCM does not receive any portion of these commissions, fees or costs.

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. Additional information is available by reading Item 5, Item 12 and Item 15 of YCM's Form ADV 2A Brochure.

*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 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 that means. If you or your Financial Advisor directs us to execute trades with a specific broker, you will not get the benefit of aggregated order flow or zero commissions on the index rebalance. The investment activities YCM conducts involve a high degree of risk. The performance of any investment is subject to many factors, including a wide range of economic, political, competitive, technological, or other conditions. These conditions may adversely affect your investment. For additional information and conflicts, please read Item 5, Item 8, Item 11, Item 12, Item 14 of YCM's Form ADV 2A Brochure.

*How might your conflicts of interest affect me and how will you address them?  
How do your financial professionals make money?*

Our financial professionals make money by contracting with new clients and increasing assets under management.

### **Disciplinary Information**

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

No, YCM financial professionals do not have any incidents of legal or disciplinary history to report. Additional information can be found in Item 9 in YCM's Form ADV Part 2A Brochure. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research financial professionals.

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

### **Additional Information**

For additional information, please contact us at 248-885-8786 or [rbennett@yousifcapital.com](mailto:rbennett@yousifcapital.com) for up-to-date information and request a copy of this relationship summary.

*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?*