



## Form CRS: Client Relationship Summary - January 19, 2021

### Introduction

Yousif Capital Management, LLC (“YCM”) is registering with the Securities and Exchange Commission as an Investment Adviser based in Walled Lake, 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](http://Investor.gov/CRS), which also provides educational materials about broker dealers, investment advisers and investing.

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

A YCM Financial Advisor will meet with you to identify and discuss your financial goals, financial needs and the level of investment risk that you are willing to bear. The Financial Advisor will then help build a model portfolio of investments including equity securities, fixed income securities, exchange traded funds (“ETF’s”), and possibly other securities, that can help you meet those goals and financial needs. YCM may also be engaged to sub-advise accounts of other investment advisers via sub-advisory agreements.

You will be able to authorize us with discretion to trade your account and execute buy and sell trades on your behalf. The Financial Advisor will also be able to discuss recommended trades with you, and then you can decide whether or not to execute the trades.

YCM plans to monitor the investments in your account on an ongoing basis, and specifically plans to review your account on a quarterly basis to ensure the investments we chose for you are working to meet your financial goals. 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 expects their annual management fee to range from 0.02% - 0.25% of client assets under management but may vary depending on various factors. YCM’s fees will typically be billed quarterly in arrears based on net asset value at the end of the quarter. Clients will be invoiced for services rendered and will either remit payment or authorize YCM to debit fees from the account. For certain arrangements whereby YCM acts in the capacity of a sub-advisor, fees will be billed in advance and remitted to YCM by the primary advisor. There will be an inherent incentive for YCM to encourage a client to increase the assets under management in their account to earn higher fees.



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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 will not receive any portion of these commissions, fees and 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 plan to be a fiduciary, and we will have to act in your best interest and not put our interest ahead of yours. At the same time, the way we will make money creates conflicts with our interests. You should understand and ask us about these conflicts because they can affect the investment advice, we will provide you. Here are some examples to help you understand what that means.

The investment activities YCM will conduct 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 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 will make money by contracting with new clients and increasing assets under management.

### Disciplinary History

*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://www.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 248-227-3392 or [kyousif@yousifcapital.com](mailto:kyousif@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?*