Ladd Capital Management, LLC
Client Relationship Summary (Form CRS, ADV Part 3)
June 1, 2020

Introduction

Ladd Capital Management, LLC is registered with the Securities and Exchange Commission (SEC). We have offices in New Haven, Connecticut and Boca Raton, Florida.

Brokerage and investment advisory services and fees differ, and it is important as a retail investor to understand the difference. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Please ask us for more information. There are some suggested questions on page 2.

What investment services and advice can you provide me?

Ladd Capital Management offers investment advisory services to retail investors. We will offer you in-depth investment advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you by phone or mail at least quarterly to discuss your portfolio.

You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a "discretionary account") or we may give you advice and you decide what investments to buy and sell (a "non-discretionary account").

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

What fees will I pay?

Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule:

1.00% on the first $500,000;
0.75% on the next $500,000 (from 500,001 to 1,000,000); and
0.50% on the assets above $1,000,000.

The minimum annual fee is $5000 and is negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Ladd Capital Management, LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Most investments do not have any additional fees associated with their purchase, however, Exchange Traded Funds (ETFs) and Mutual Funds may have internal management fees. Ladd Capital Management does not earn any part of these fees.

You will pay fees whether you make or lose money on your investments. Fees 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.

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we act in your best interest and do not put our interest ahead of yours. We are held to a fiduciary standard that covers our entire investment advisory relationship with you.

The following potential conflicts of interest arise from our Broker/Custodian Arrangements:

- The products and services made available to us through Broker/Custodian arrangements directly benefits us because we do not have to produce or pay for such products and services.

We continually examine this potential conflict of interest and have determined that our selection of the Broker/Custodian is in the best interests of our clients. Our selection is primarily based upon the quality of the services provided that benefit our clients and not on those services that benefit only us.

How do financial professionals make money?

Our financial professionals make money based on a percentage of the fees billed to their clients.

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

No. We have no legal or disciplinary events.

Additional Information

Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. For additional information on our advisory services, contact us at 203-562-6624.

If you have a problem with your investments, account or financial professional, contact us in writing at: Ladd Capital Management, 110 Whitney Avenue, New Haven, CT 06510.

Key Questions To Ask Us

Ask us these questions about our investment services and accounts.

1. *Given my financial situation, should I choose an advisory account? Why or why not?*
2. *How will you choose investments to recommend for my account?*
3. *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?*
4. *What additional costs should I expect in connection with my account?*
5. *Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments?*
6. *How often will you monitor my account's performance and offer investment advice?*
7. *Do you or your firm have a disciplinary history? For what type of conduct?*
8. *What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.*
9. *Who is the primary contact person for my account? What can you tell me about his or her legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?*