Outlook Capital Management, LLC **April 2025**

Form CRS—Client Relationship Summary

Outlook Capital Management, LLC ("Advisor") is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services differ, and it is important for you to understand these differences. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS and at Securities (ilsos.gov) which also provide educational materials about investment advisors and investing.

What types of investment services and advice can you provide?

We offer investment advisory services to individual investors whose assets are held within several types of accounts: personal living trusts and irrevocable trusts where the individual client serves as trustee; brokerage accounts titled in the name of the individual; and IRA and other individual retirement accounts. For our services we charge a continuing fee based on the market value of the assets under management within each account, including money market funds and various forms of cash reserves.

As you consider hiring Outlook as your advisor, we'll meet with you to discuss and arrive at an understanding of your current financial situation, goals and risk tolerance. Based on our discussion, we'll recommend an investment strategy (meaning the classes of assets and the specific securities to be used.) We will help you understand the benefits and drawbacks of the strategy we recommend and compare it to alternative strategies. Our aim is to equip you with the understanding needed to make your best choice of strategies.

We limit the types of investments that are recommended to stocks, bonds, and money market funds. We do not invest in options, futures, cryptocurrencies, forex, and other types of investments. We do not have a minimum account size required for you to open an account, however, our typical relationship falls in the range of $500,000 to $1,000,000 of managed assets.

We manage all of our client accounts on a discretionary basis, which means you grant us the authority to make investment decisions and do the buying or selling needed to carry out those decisions, within the context of the strategy you have chosen. We continuously monitor the investments in all our clients' accounts on a daily basis; and on an individual portfolio basis, we monitor anywhere from a weekly to a quarterly basis, depending on the particular client's needs. Monitoring of your investment portfolio is a standard service. More information about our advisory services can be found in our Firm Brochure (Form ADV 2) which accompanies this letter; and also at our website at www.outlookcapitalmanagement.com.

Questions to ask us:

- *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?*

What fees will I pay?

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.

Outlook Capital Management charges only one kind of fee: an annual percentage (usually 1.0% and sometimes negotiable) of the market value of the assets under our management. We take this fee monthly, looking back at the market value of each account's assets at previous month-end and charging 1/12th of the annualized fee.

We strongly believe that this fee structure tends to make our financial interests parallel with our clients' financial interests: that is, we make more money when the value of your assets rises; and we make less money when the value of your assets declines.

The custodian who holds your assets can charge a custody fee as well as transaction fees triggered by trades we initiate while carrying out your investment strategy. Currently there is no transaction fee on the vast majority of trades charged by our main custodian (Fidelity Investments.) Our main custodian does charge a custody fee of 0.03% per year against the market value of the assets. This is a small fee for most accounts. We do not receive or share in any part of these custody or transaction fees.

We very seldom use any form of pooled fund (mutual funds, ETF's and others) in managing and advising client accounts. Such pooled funds carry their own "internal" costs, which have the effect of reducing the return received by investors. We do use money market funds to invest clients' cash reserves.

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 as my investment advisor? How 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 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 are some examples to help you understand what this means. For example, our potential financial benefit from your rising account value may incent us to recommend a growth strategy to you when such a strategy, with its certain ups and downs in value, may not suit your personal risk tolerance.

Questions to ask: How might your conflicts of interest affect me, and how will you address them?

How do your firm and staff make money?

Our President and Owner receives the net earnings of the business: fee revenues minus all the costs of operating the business. Our Investment and Operations Manager receives a salary which is a fixed percentage of total fees.

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

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals.

Questions to ask: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You will find more information about our firm's services on our website at www.outlookcapitalmanagement.com, and in our Firm Brochure (Form ADV 2) which accompanies this Form CRS. You may also contact us by phone at 847-797-0600 or by email at dave@outlookcapitalmanagement.com or theresa@outlookcapitalmanagement.com.

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?