

WESCAP Management Group, Inc.
d/b/a: WESCAP Group
June 24, 2020

FORM CRS

WESCAP Group is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors. Our main services are: **Financial Planning Services; Portfolio Management and Wealth Management Services.** We also can provide: **Selection of Other Advisers; Asset Allocation Services; Advisory Consulting Services; and Family Office Services.** In addition, our firm is also the investment adviser and management company to a private pooled investment vehicle (Hedgecap Partners, L.P.) for which certain "qualified clients", having a net worth greater than \$2,100,000 or for whom we manage at least \$1,000,000 immediately after entering an agreement for our services, may be solicited to invest. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/104759>.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a quarterly basis.

Investment Authority: We manage most of our investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also occasionally provide **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings: We primarily provide advice on ETFs, Mutual Funds, and various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: In general, we require a minimum account size of \$500,000 to open and maintain a wealth management account, which may be waived in our discretion. We may require a minimum quarterly fee of \$1,562.50 for this service. For clients eligible to enroll in the automated investment management program the minimum account size is \$150,000 and for our tax-loss harvesting feature the minimum is \$50,000 which may be waived at our discretion.

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/104759>.

- **Asset Based Fees** - We make substantially all of our revenue in the form of fees charged as a percent of assets. These are payable quarterly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict;
- **Hourly Fees** - **Occasionally** applicable; Payable In arrears;
- **Fixed Fees** - **Occasionally** applicable; Payable In arrears;

- Some "qualified clients" pay the following additional fees and/or expenses - We are also entitled to receive, in addition to an asset based fee, an operating fee in connection with serving as manager to the Hedgecap Partners, L.P.

Examples of the most common fees and costs applicable to our clients are:

- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities;
- Custodian and Account maintenance fees; and
- Other product-level fees associated with your investments

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.

Key Questions to Ask Your Financial Professional

- **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 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.

- ***Proprietary Products and Private Fund Affiliation:*** As stated above and for certain "qualified" clients we serve as the general partner or are affiliated with one or more private funds (private pooled investment vehicles) in which you may be solicited to invest. Our Company, certain members of its management, and other knowledgeable employees may acquire, directly or indirectly, investment interests in our fund or have other financial interests (e.g. General Partner, Officers, Board Members, etc.) in the funds. This presents a potential conflict of interest because we have investments and/or are compensated by the private funds

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/104759> to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the following ways: Salary; Bonus. Financial professionals' compensation is based on the following factors: Based on the amount of client assets they service.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 818-563-5170 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/104759>.

Key Questions to Ask Your Financial Professional

- **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?**