



Form CRS Customer Relationship Summary, March 17, 2025

Pacific Partners Capital Management Inc. ("PPCM") and Pacifica Partners Inc. ("PPI") (collectively ("Pacifica" or the "Firm") are registered with the Securities and Exchange Commission (SEC) as investment advisors. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including investment management services and financial planning and consulting services. When we provide you investment management services, we generally allocate your assets on a discretionary basis among Individual equity and fixed-income securities, exchange-traded funds (ETFs), and mutual funds. We monitor your portfolio on a continuous basis and you may impose restrictions with regard to how we manage your assets. We also offer on a more limited basis non-discretionary investment management services, where we monitor your portfolio on a daily basis but you make the ultimate decision regarding the purchase and/or sale of investments. When we provide you financial planning and consulting services, our advice may include retirement, investment, estate, and cross border planning. You maintain absolute discretion and are free to accept or reject any of our recommendations. Portfolio supervisory services are also offered to certain clients where we periodically review the positions and exposures in your portfolio but do not provide investment management services on that portfolio. We have a minimum client portfolio size of approximately \$100,000 CAD, or approximately \$75,000 USD. For additional information, please see our Form ADV Part 2A brochure (Items 4 and 7).

Conversation Starters – 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?

When we provide you investment management services, we charge you a percentage of the market value of the assets we manage. Our asset-based fee is charged to you in arrears on a quarterly basis and deducted directly from your account. For U.S. residents and/or U.S. domiciled assets, our fees start at an annual rate of 1.25% for the first \$1 million in assets we manage for you and decreases on a tiered schedule to as low as 0.60% for assets over \$5 million. If we provide you investment management services on a sub-advisory basis, we will receive a portion of the advisory fee you are charged by the primary investment advisor on your account.

When we provide you portfolio supervisory services, we may charge you quarterly in arrears an asset based fee at an annualized rate of 0.05% to 0.10% of the assets being supervised. Alternatively, a fixed fee ranging between \$500 and \$2,000 per quarter may be charged for such services.

All fees are negotiable, and a different fee rate may be charged to certain clients based on various criteria. When we charge you an asset-based fee, the more assets there are in your account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account. Please also note that you will incur certain charges imposed by custodians and other third parties that are separate from and in addition to the advisory fee we will charge you. These charges include brokerage commissions, custodial fees, transaction fees, and charges and fees imposed directly by a mutual fund or ETF in your account.

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.

For additional information, please see our Form ADV Part 2A brochure (Items 5.A, B., C., and D).

Conversation Starters – Ask Us

**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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

- We manage assets for both U.S. and Canadian residents through our two investment advisors, PPI and PPCM. PPI manages a Canadian pooled fund which represents a significant component of PPI's business that requires resources to manage. These resources may not directly benefit certain of our U.S. clients who do not have access to the pooled fund.
- We receive certain benefits from the broker-dealer or custodian that has custody of your assets and executes securities transactions in your account. These benefits include, at no cost to us, research reports on companies and industries, financial database software and services, news and pricing services, and stock quotation equipment. We are not obligated to pay for such products and services with increased trade volume. Our receipt of these benefits from a custodian nevertheless creates a potential conflict of interest since the benefits provide us an incentive to use and recommend that custodian over another custodian that does not furnish the same products and services.

For more information about our conflicts of interest, please see our Form ADV Part 2A brochure (Items 10 and 12).

Conversation Starters – Ask Us

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

How do your financial professionals make money?

Our investment advisory representatives are partners of the Firm and receive cash compensation in the form of a base salary as well as a share of the Firm's profits. Other employees may receive a base salary and a bonus based on the performance of the Firm. We do not receive any transaction-based compensation, such as brokerage commissions or mutual fund sales charges, or any other compensation from third-parties in connection with the management of your account.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starters – Ask Us

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

Additional information about our firm can be found at <https://pacificapartners.com/> and <https://adviserinfo.sec.gov/>. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at 877-576-8908.

Conversation Starters – Ask Us

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?