XT Capital Partners, LLC Form CRS Relationship Summary

• INTRODUCTION

XT Capital Partners, LLC is registered with the Securities & Exchange Commission as a broker-dealer that provides private placements of securities. We are also members of the Financial Regulatory Authority ("FINRA"), the Municipal Securities Regulatory Board ("MSRB"), and Securities Investor Protection Corporation ("SIPC"). Brokerage and investment advisory services and fees differ; it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at: 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?

- The brokerage service we provide is facilitating investments in private placement funds.
- Since we are a limited purpose firm, we do not offer accounts or hold your funds and securities.
- We solicit on behalf of a limited selection of funds. Other firms may offer a wider range of choices, some of which might have lower costs.
- The securities we offer are limited to private investments in illiquid, pooled investment funds. An investment into a Fund would be reflected only in the records of that Fund and with any transfer agent servicing that Fund.
- As a broker-dealer, we solicit on behalf of the Funds, but we do not provide any ongoing monitoring after that solicitation (i.e., we will not review your investment in the Fund(s) and will not recommend whether to continue that investment or not.)

Questions to ask:

- *Given my financial situation, should I choose a brokerage service?*
- *Why or why not?*
- *How will you choose investments to solicit to me?*
- *What is your relevant experience, including your licenses, education and other qualifications?*
- *What do these qualifications mean?*

• FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3A. What Fees Will I Pay?

- We are compensated for our placement services by the funds with which we work, typically in the form of a percentage of the investment amount raised.
- You will not pay any fees to us.
- You should carefully review the offering documents for the funds you invest in, to ensure that you understand any fees you may pay to them.
- 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.

Questions to ask:

- *If I invest in a private fund offering, how much will go to fees and costs, and how much will be invested for me?*

3B. What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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 recommendations we provide you. Here are some examples to help you understand what this means.

- We receive placement fees from the sponsors of the funds we solicit, which are generally based upon the amount of interests subscribed to by investors.
- Thus, XT Capital's solicitations of such investments may be influenced by its desire to obtain these fees.
- We offer investments in a limited number of funds. There may be other funds that we do not offer that better suit your needs.

Questions to ask:
- *How might your conflicts of interest affect me, and how will you address them?*
- *How will you disclose these conflicts in each circumstance as they arise?*

3C. How do your financial professionals make money?

- Our registered representatives earn a combination of base salary and incentive compensation based on assets raised for the specific funds.

• DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals. For additional information about our team and services, visit our web site http://www.xtcapital.com/. You may also review our history at https://brokercheck.finra.org/firm/summary/118719.

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

• ADDITIONAL INFORMATION

- You may find additional information about our brokerage services at our website http://www.xtcapital.com and https://www.kearneycap.com.
- You may request a copy of the Form CRS Relationship Summary by contacting your marketing representative.
- You may also call 212.909.2681 for a copy or to request up-to-date information.

Questions to ask:
- *Who is the primary contact person for my relationship with your firm?*
- *Is he or she a registered representative of a broker-dealer?*
- *If I have concerns about how this person is interacting with me, who can I talk to?*