April 2026

Client Relationship Summary (Form CRS)

Introduction

Stableford Capital LLC is registered with the Securities and Exchange Commission as an investment adviser. You have a choice among different types of financial services professionals to assist you with your financial needs. 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 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 provide the following investment advisory services to retail investors.

Portfolio Management with Financial Planning: We offer portfolio management as a standalone service or in conjunction with financial planning services. When utilized, financial planning can address risk management, estate planning, cash flow controls, retirement planning and portfolio design and other topics. We primarily invest client portfolios in common stocks, bonds, and exchange traded funds (ETFs). We will also offer advice regarding additional types of investments if they are appropriate to address your needs. We do not offer any proprietary products (i.e., investments in which we or our employees have a financial interest).

Our standard services include monitoring your portfolio and the investments we recommend on a continuous basis. We typically contact you at least annually to discuss your portfolio and update your investment plan, with interim reviews and updates any time life changes or market conditions call for it.

We manage accounts on a discretionary basis. Discretionary authority allows us to select which securities or investments to buy or sell, to determine the dollar amount to buy or sell and the broker-dealer to whom orders are placed. This authority will last until you or we terminate our agreement or if you limit this authority in writing. You may place reasonable limitations on our discretion (e.g., prohibitions on investing in certain securities), subject to our approval.

Financial Planning and Consulting for Businesses: Stableford offers standalone and integrated financial planning and business consulting services. Portfolio management services, as described above, can be utilized in conjunction with this service. This service is available to clients who have assets managed by Stableford below $10,000,000 and can include tax-aware investment strategies, retirement modeling, business advisory, estate coordination, and succession planning. This service is available at three service tiers.

More detailed information on our services is available in our Form ADV Part 2A (our "Brochure") in Items 4, 7, 13, and 16. We are here to help you and encourage you to ask us questions. For example, you might want 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?

Our portfolio management fee is an annual fee of 1.0% and covers both financial planning and portfolio management services. Fees are calculated as a percentage of the assets we manage for you and are billed quarterly in advance. This type of fee arrangement could incentivize us to recommend depositing more assets in your account, which would increase our fees. Fees for Financial Planning and Consulting for Business are tiers and based on the amount of assets that are managed by Stableford. This fee is a flat fee can range from $7,500 to over $20,000 per year. In some circumstances, this service can also be available at an hourly rate of $500. With assets under management with our firm, the flat fee can be reduced.

In addition to the fees we charge, you will pay transaction fees to your custodian or other broker dealers for their trade execution services. Under a transaction fee arrangement, you pay a fee when certain transactions are conducted in your account. Your portfolio will also incur other expenses. The most common examples are custodian administrative fees (e.g., wire transfer fees, account maintenance fees) and the internal expenses assessed by mutual funds and exchange traded funds that are ultimately born by the investor.

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. More information about our fees is available in our Form ADV Part 2A (our "Brochure") in Items 5 and 12. We are happy to address fee arrangements in more detail with you. For example, you might want 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 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 must 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 to you. Here are some examples to help you understand what this means.

- We recommend that you hold your investment account(s) with Fidelity Institutional Wealth Services ("Fidelity"), which offers an advisor-based program that facilitates management of our clients' accounts. Most of Fidelity's services directly benefit you as a client; however, other services benefit only us. Without these arrangements, our firm might be required to purchase such services at our own expense. This creates a financial incentive for us to recommend that you maintain your account at Fidelity.

More information is available in our Form ADV Part 2A (our "Brochure") in Items 10, 11 and 12. Please ask us:

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

How do your financial professionals make money?

Our financial professionals are paid a salary or have ownership interest in the firm. In addition, some of our financial professionals are independently licensed insurance agents. In their individual capacities, they are entitled to receive commissions or other remuneration on the sale of insurance products. Commissions vary from product to product, which creates an incentive to sell a higher commission security rather than a lower commission product. In addition, the more transactions a client makes, the more the financial professional is paid.

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

Yes, we encourage you to visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. You might want to ask us:

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

Additional information

Please refer to our Brochure for more details on our investment advisory services and other topics. Please call us at (480) 493-2300 or email markr@stablefordcapital.com to request up-to-date information and a copy of the Client Relationship Summary and/or Brochure. We encourage you to ask:

- Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me?