

**Silverleaf Capital Partners, LLC**  
**Client Relationship Summary**  
**February 29, 2024**

## **Item 1: Introduction**

Silverleaf Capital Partners, LLC (our “firm”, “we”, “us”) is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the 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.

## **Item 2: Relationships and Services**

### ***What investment services and advice can you provide me?***

Our firm offers investment advisory services to retail investors on both a discretionary and non-discretionary basis. When we provide you advice on a discretionary basis, we have the authority to supervise and direct your portfolio without prior consultation with you. If we provide you with advice on a non-discretionary basis, we must ask your permission before making any trades. Based on your specific goals and objectives, we will recommend you invest in one of our investment portfolios. You also can impose restrictions on specific securities in writing. We will monitor your account on a basis you determine with us at the time of signing your agreement. We require you to have at least \$2 million to open an account with us, however we may accept lower amounts. In addition to our investment advisory services, we offer investment consulting, financial planning, and insurance consulting.

**FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE THE SECTIONS ADVISORY BUSINESS, TYPES OF CLIENTS AND REVIEW OF ACCOUNTS OF OUR [Form ADV Part 2A](#).**

Conversation starters:

*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?*

## **Item 3: Fees, Costs, Conflicts and Standard of Conduct**

### ***What fees will I pay?***

You will pay our firm a quarterly fee based on a percentage of assets you have with us for our portfolio management services. While our firm will not charge you the following, you may also pay fees to your custodian such as, custodial fees, commissions, and transactions fees. Under certain agreements and contracts, our firm may also charge you a performance fee, which will be determined and negotiated with you at the time of signing your agreement with us. For performance-based fees, our firm will have the potential to earn fees based upon the performance of your account instead of the asset base.

**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 REGARDING OUR FEES, PLEASE SEE SECTION FEES AND COMPENSATION AND PERFORMANCE-BASED FEES OF OUR [Form ADV Part 2A](#).**

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Conversation starters:

*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.**

You will pay fees based on the amount of assets you have under management with our firm. The larger your account balances, the more absolute fees you will pay. As your accounts grow, we have fee breakpoints. We have an incentive to grow your assets in your accounts.

***FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE THE FEES AND COMPENSATION SECTION OF OUR [Form ADV Part 2A](#).***

Conversation starters:

*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 all owners of the firm. We earn a salary then a distribution of our firm's profits. The more assets you have under our management, the more you will pay in fees. This presents a potential conflict of interest because we have an incentive to grow assets under management and increase the firm's fee revenue.

## **Item 4: Disciplinary History**

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

Yes. Please visit [Investor.gov/CRS](https://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

Conversation starters:

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

## **Item 5: Additional Information**

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our website at <https://silverleaf.com/>. Please contact us at 901-259-3345 for more up-to-date information or request a copy of this client relationship summary.

Conversation starters:

*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?*