



## Form CRS - Client Relationship Summary

April 1, 2023

### ***Introduction***

Crescent Sterling, Ltd. (CSL) is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. We provide investment advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences to determine which types of accounts and services are right for you. This document gives you a summary of the type of services we provide.

Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://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?***

Crescent Sterling, Ltd. provides investment advisory services and financial consulting to individuals, corporations, retirement plans, foundations and trusts for an asset-based fee, based on the value of cash and investments in the account or an hourly rate.

Our investment management services include managing your account and providing financial advice. We will review your account on a regular basis. Your account will be managed according to your individual account objectives and our investment committee guidelines. The management of your account will not be considered to be restricted unless you notify us in writing. In addition, you will be responsible for notifying us of any change in your financial situation, which would change the investment goals of the account that you and Crescent Sterling have agreed upon.

Our accounts are managed on a discretionary basis which allows us to buy and sell investments in your account without asking you in advance. Per our investment advisory agreement, this discretionary authority will remain in place until you or we terminate the relationship or our discretionary authority is withdrawn.

Generally, the minimum amount for starting and maintaining an account is \$250,000. However, we reserve the right to waive the account minimum as we deem appropriate. Additional information about our firm and the services we provide can be found in our Form ADV Part 2A (Items 4 and 7).

#### ***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 those qualifications mean?***

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

CSL is a fee only adviser. You will pay an investment management fee based on the value of cash and investments in your account calculated at the end of each quarter. Our fees normally follow a predetermined schedule, but are negotiable in some cases based on assets managed or services provided. Financial planning services are billed on an hourly basis. For additional information, please refer to our Form ADV, Part 2A (Item 5).

The more assets you have in your advisory account, the more you will pay in fees. We therefore have an incentive to increase the assets in your account to increase our fees.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, wire transfer and electronic fund fees, internal management fees related to mutual funds and exchange traded funds. Crescent Sterling, Ltd. does not receive any portion of these fees or costs.

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.

**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.

We may suggest that clients establish brokerage accounts with a particular custodian from whom we receive support services (such as brokerage, custody services, research and access to mutual funds and other investments that are generally not available to retail investors). For additional information, refer to Form ADV, Part 2 A (Item 12).

**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?**

Our financial professionals are compensated by salaries and benefits with bonus incentives. This compensation is based on various factors such as individual or firm goals, growth in client base and/or revenues generated.

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

No, CSL and/or its financial professionals do not have any legal or disciplinary history.

Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Your Financial Professional:**

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

**Additional Information**

Additional information about Crescent Sterling, Ltd. and the services we offer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or on our firm's website at [www.CrescentSterling.com](http://www.CrescentSterling.com). You may also contact our firm at (504) 885-1135 to request up-to-date information or request a copy of our current Relationship Summary.

**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?**