

# ALDOR CAPITAL LLC

CLIENT RELATIONSHIP SUMMARY (FORM CRS)

Date: March 30, 2026

## Introduction

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Aldor Capital LLC (“Aldor Capital”) is registered with the State of Georgia as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

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

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We offer investment advisory services to individuals, families, business owners, and military leaders. Our services include comprehensive financial planning and ongoing investment management. Financial planning covers tax optimization strategy, retirement planning, estate planning, entity structuring, risk management, and military benefits coordination. Investment management involves constructing and managing a diversified portfolio tailored to your goals, risk tolerance, and tax situation.

**Monitoring:** If you engage us for ongoing investment management, we monitor your portfolio on an ongoing basis and conduct formal reviews quarterly and annually.

**Investment Authority:** We typically manage accounts on a discretionary basis, meaning we can buy and sell investments in your account without asking you in advance. You may limit our discretion by providing written instructions.

**Limited Investment Offerings:** We are not limited to offering proprietary products. We utilize a broad range of publicly available securities, primarily low-cost index and factor-tilted ETFs and mutual funds.

**Account Minimums:** We generally require a minimum of \$500,000 in investable assets, which may be waived at our discretion.

▶ ***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?

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You will pay an ongoing asset-based fee for investment management, calculated as a percentage of your assets under our management and billed quarterly in advance. Our standard fee ranges from 1.25% to 0.50% annually, depending on account size. You may also pay a one-time financial planning fee of \$5,000 to \$7,500 depending on the complexity of your situation.

**Principal Fees and Costs:** The asset-based fee is our primary ongoing fee. You will also incur costs charged by third parties, including custodial fees, fund expense ratios, and transaction costs. These reduce the value of your investments over time. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

▶ ***Help me understand how these fees and costs might affect my investments. If I give you \$500,000 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?

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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 is an example to help you understand what this means:

**Example:** Because our fees are based on the amount of assets in your account, we have an incentive to encourage you to increase the assets in your account, such as by rolling over retirement accounts or consolidating assets with us, which would increase our fee.

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

## **How do your financial professionals make money?**

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Our financial professionals are compensated through a share of the advisory fees paid by clients. We do not receive commissions, sales charges, or other transaction-based compensation. We do not receive compensation from third parties for recommending specific products.

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

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No. Neither our firm nor our financial professionals have reportable legal or disciplinary events. Visit [Investor.gov/CRS](http://Investor.gov/CRS) to research our firm and our financial professionals.

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

## **Additional Information**

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For additional information about our services, please see our Form ADV Part 2A brochure, which is available at [WEBSITE] or by contacting us at [PHONE] or [EMAIL]. If you have any questions about the contents of this relationship summary or would like to request a copy of this document, please contact Angel Santiago, Managing Member, at [PHONE] or [EMAIL].

▶ ***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?***