

**Client Relationship Summary**  
**Joseph Eden Capital, LLC**  
**December 9, 2022**

**Joseph Eden Capital, LLC** is a member of FINRA and is registered with the Securities and Exchange Commission as a broker-dealer. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

This document is a summary of the services and fees we offer to retail investors which are natural persons who seeks or receives securities services primarily for personal, family, or household purposes. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing and [brokercheck.finra.org](https://brokercheck.finra.org) which provides pertinent facts including disciplinary history about member firms and individual registered representatives.

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

We offer investors the opportunity to invest in a variety of mutual funds directly with the fund company via check and application. You make the ultimate decision regarding the purchase or sale of investments. As part of our standard service, we will not monitor your investments on a regular basis. Your financial professional may voluntarily review account holdings from time to time but these reviews are not an account monitoring service. If you prefer on-going monitoring of your account(s) or investments, you should speak with a financial advisor about whether an advisory services relationship is more appropriate for you.

***Key Questions to Ask Your Financial Professional***

- ✓ **Given my financial situation, should I choose a brokerage 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?**

The principal fees and costs associated with engaging our firm for brokerage services include sales charges or commissions charged by the mutual fund family based on the share class selected and the size of your current or planned future investments, as outlined in the prospectus. For certain share classes, you will pay a sales charge or commission for each new investment. In some cases, the share charge may be deferred and charged upon liquidation only.

Mutual funds also have internal fees related to the management of the assets within the fund and administration costs. These expenses are also outlined in the prospectus.

***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.***

***Key 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 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 since we are compensated via the sales charge/commission describe above based on the amount of your investments and the share class you choose, as described in the prospectus.

- **Limited Investment Offerings:** Our brokerage services and recommendations are limited to a selection of mutual fund investments. Other firms could provide a wider range of investments, some of which may have lower costs.
- **Trail Compensation:** Our firm receives ongoing compensation (commonly known as trails, service fees or 12b-1 fees) from the mutual fund companies that we do business with. This compensation is typically paid from the assets of the investment products under a distribution or servicing arrangement. Therefore, we have an incentive to recommend that you purchase and hold interests in their products that pay us trails.

You should understand and ask us about these conflicts because they can affect the recommendations we provide to you.

### ***Key Question to Ask Your Financial Professional***

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

## How do our financial professionals make money?

The financial professional servicing your account(s) are compensated either by salary or by commissions earned on the products sold to you.

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

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

### ***Key Questions to Ask Your Financial Professional***

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

You can obtain additional information about our brokerage services and request a copy of this relationship summary by contacting us at 800-807-2881.

### ***Key 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?**