

**Item 1. Introduction**

Our firm, Scholtz & Company LLC, is an investment advisor registered with the Securities and Exchange Commission (SEC). We feel that it is important for you to understand that brokerage and investment advisory services and fees differ and to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.

**Item 2. Relationship and Services: What investment services and advice can you provide me?**

Our firm focuses on providing personalized investment advisory services to its clients, including those who are business owners, retirees, saving for retirement, or going through a major life change such as a divorce or death in the family. We work closely with new and existing clients to understand their unique financial situation, investment goals, and risk tolerances. To achieve client objectives, we offer a broad range of investment strategies (Balanced, All Cap Equity, Income, Small Cap Equity, and Tactical Allocation) that provide general parameters around which we customize individual portfolios for clients. See our website for more detail (<https://www.scholtzandco.com/investment-approach/>). While all investment positions are monitored daily, all client accounts are individually monitored weekly by portfolio managers and are adjusted per investment strategy or changes in client parameters. Except in rare situations, we manage all of our accounts on a discretionary basis, meaning we have the authority to place trades without client preapproval. We do not restrict our advice to limited types of products or investments. Further, we do provide financial planning services on an as-needed basis to clients.

We have a minimum initial account requirement of \$500,000, but have been willing to make exceptions in the past depending on specific circumstances.

Additional information. Please see our Form ADV, Part 2A brochure [https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=825660](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=825660) or you may always request a free copy from us at no charge.

*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 3A. What fees will I pay?**

We are compensated for advisory services based on a percentage of the assets we manage. The following tables break down our standard annual fee schedule by investment strategy. This fee is charged at the beginning of each quarter using 1/4 of the annual rate. It is automatically deducted from the respective client account. Thus, the more assets there are in your account, the more you will pay in fees, and we may have an incentive to encourage you to increase assets in your account. In certain circumstances, fees may be negotiable based on the amount of assets under management or the length or scope of the client relationship. For clients that are referred to us through a wrap fee program with a 3<sup>rd</sup> party broker-dealer, we have listed our fees as well. In these wrap programs, clients will pay an additional fee to the wrap fee sponsor and will receive a wrap fee brochure.

Fee Breakdown (Scholtz & Co - Direct)	Standard Annual Fee Schedule						Third Party Wrap Sponsor (S&C Portion)	
	Balanced	All Cap Equity	Income	Small Cap Equity	Tactical Allocation	Tactical Allocation Conservative		
First \$750,000	1.00%	1.25%	0.75%	1.25%	1.25%	1.00%	Balanced	0.50%
Next \$2,250,000	1.00%	1.00%	0.75%	1.00%	1.00%	1.00%	All Cap Equity	0.75%
Next \$2,000,000	0.90%	1.00%	0.75%	1.00%	1.00%	0.90%	Income	0.50%
Remaining Balance	0.90%	1.00%	0.65%	1.00%	1.00%	0.90%	Small Cap Equity	0.75%
							Tactical Allocation	0.75%
							Tactical Allocation Conservative	0.50%

Financial planning services are offered for a fixed fee which will be quoted in advance based on the complexity of the project. Half of the fee is due upon engagement with the remainder upon completion.

Other fees and costs: Custodial fees are covered by us and are not charged to the client. Commissions are incurred on a cents-per-share traded basis and are paid to brokers not affiliated with Scholtz & Company. Wrap fee accounts will pay a fixed percentage fee to the wrap program sponsor in lieu of per-trade or per-share commissions and custody fees.

Additional Information: 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. Please see Form ADV, Part 2A brochure (Items 5) for additional information.

*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?*

**Item 3B. What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

We are a fiduciary. *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 services, we provide you. For example, we charge different fee rates for different investment strategies and may have an incentive to recommend one strategy over another.

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

Additional information about our conflicts of interest is located in Form ADV Part 2A, which is available online at [https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=825660](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=825660)

**Item 3C. How do your financial professionals make money?**

The primary form of compensation for financial professionals is a salary along with annual bonuses depending on the firm's profitability and their individual performance. In some cases, we compensate advisers based directly on a percentage of the annual fee revenues that they generate for the firm.

**Item 4. Do you or your financial professionals have legal or disciplinary history?**

No.

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

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

**Item 5. Additional Information**

You can learn additional information about our firm and its services by visiting our website ([www.scholtzandco.com](http://www.scholtzandco.com)), the SEC's website (<https://adviserinfo.sec.gov/>) or by calling us at 203-714-9900.

*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?*