

**Reviewed: February 13, 2025**

Disciplined Equity Management, LLC is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Investment advisory services and fees are different than the services and fees provided by a broker-dealer and it is important for you to understand the differences. There are free and simple tools available allowing you 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 in general.



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

We provide investment advice and financial planning services to high net worth investors, trusts, closely held businesses and foundations. These services include, but are not limited to, portfolio management and financial planning. We monitor your account investments on an ongoing basis as part of our standard services and will confer with you via phone, email and/or meetings to discuss your investments and any changes to your financial situation. Our advisory services are offered on a discretionary basis. Under a discretionary management agreement, we have the authority to execute investment decisions based on your financial goals and risk tolerance. Portfolios are invested primarily in mutual funds, but many also include individual equities and exchange-traded funds. Our minimum account size is \$1,000,000 though we may waive this minimum at our discretion.

Conversation Starters	<ul style="list-style-type: none"><li>• <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></li><li>• <i>How will you choose investments to recommend to me?</i></li><li>• <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i></li></ul>
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**For additional information about our services, please see Item 4 and Item 7 of our Disclosure Brochure at <https://adviserinfo.sec.gov/firm/brochure/129436>**

### What fees will I pay?

You will pay DEM’s advisory fees at the end of each calendar quarter based on the market value of your portfolio on the last day of the quarter, prorated for material cashflows. Our standard fee schedule is found in our Disclosure Brochure, however your fee may vary from the standard schedules. The specific fee schedule and terms that apply to your account are stated in your investment advisory agreement.

Asset-based fees incentivize us to encourage you to accumulate more assets in your account. You may also incur other fees directly or indirectly such as transaction costs, mutual fund expenses, margin interest and/or taxes. 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, so please make sure you understand the fees and costs you are paying.

Conversation Starters	<ul style="list-style-type: none"><li>• <i>Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i></li></ul>
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**For additional information about our fees, please see Item 5 of our Disclosure Brochure at <https://adviserinfo.sec.gov/firm/brochure/129436>**

## 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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create some conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you. Examples could include recommending that you transfer an account into an account managed by us or recommending that your assets remain in your account rather than satisfying a debt obligation.

We receive services from the custodian we recommend that include investment-related research, quotes and market data; technology that allows us to service your account including trading and access to your account data; compliance and/or practice management-related publications; free or discounted conferences, meetings and other educational and/or social events; marketing support; and/or other products and services that assist us in servicing our clients. Any economic benefit we receive may create a conflict of interest and may influence our recommendation of custodian for custody and brokerage services.

Conversation Starters	<ul style="list-style-type: none"><li>• How might your conflicts of interest affect me, and how will you address them?</li></ul>
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**For additional information about our conflicts of interest, please see Item 12 and Item 14 of our Disclosure Brochure <https://adviserinfo.sec.gov/firm/brochure/129436>**

## How do your financial professionals make money?

Our financial professionals are compensated in different ways, which may be based on salary, bonus, amount of assets brought into the firm, amount of assets they service, or some combination of the foregoing. Our financial professionals do not receive commissions or other payments from any third parties.

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

No. Our financial professionals do not have any legal or disciplinary history. There are free and simple tools available allowing you 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 in general.

Conversation Starters	<ul style="list-style-type: none"><li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li></ul>
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## For additional information about our services

If you would like additional information about our advisory services, or a copy of this relationship summary please call us at (904) 222-0280.

Conversation Starters	<ul style="list-style-type: none"><li>• 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?</li></ul>
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