Parrish Capital, LLC

Client Relationship Summary (Form CRS) –March 28 2025

Parrish Capital, LLC ("Parrish", "Firm," "we," "us," or "our") is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the difference. 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?

Parrish offers Investment Advisory Services to retail clients on a fee-only basis. We offer advice to our clients regarding asset allocation and the selection of investments on a discretionary basis, based on the individual needs of a client after analyzing and thoroughly evaluating the client's goals, objectives, investment horizon, and risk tolerance. Clients may impose restrictions on investing in certain asset classes or specific types of securities. In limited circumstances, we do provide non-discretionary services. This means that you will be responsible for the decisions regarding the sales and purchases of investments. We provide investment advice to clients regarding stocks, bonds, mutual funds, exchange-traded funds, corporate debt securities, municipal and government securities, exchange-traded notes, publicly-traded real estate investment trusts, and commodities. We monitor accounts continually and will rebalance portfolios as we deem appropriate and conduct formal reviews of advisory accounts no less than annually. We do not have a minimum account size for our investment management services although we may assess a minimum annual advisory fee.

We offer financial planning services as part our Investment Advisory Service offerings. It can include providing recommendations and planning for specific issues broached by our clients such as retirement planning, insurance planning, taxes and cash flow planning and education planning. We will not be responsible for implementing any recommendations in the written financial plan summary report of planning objectives prepared by our firm or supervising the implementation of such advice unless a client enters into a separate agreement for portfolio management services. We additionally offer advisory consultation services which includes, but is not limited securities analysis, investment performance verification, quantitative research, advice regarding portfolio construction processes, and assessment of investment management techniques.

For additional details regarding the types of investment services and advice available to you, please see Item 4 and Item 7 of our Form ADV Part 2A at the following link: https://adviserinfo.sec.gov/firm/summary/172783.

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 licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

We offer portfolio management services on a fee-only basis. These fees are negotiable and are charged on a percentage of the total assets under management. On a percentage of total assets basis, the more assets in your account, the more fees you will be paying, so we have an incentive for you to increase the assets in your account. We utilize a tiered fee schedule which ranges from 1.30% on the first $250,000 under management to .90% of any assets under management above $3,000,000 annually. Accounts may be subject to a minimum quarterly fee. Fees and/or minimums may be negotiated or waived at our discretion. Fees for portfolio management services are due and payable quarterly in advance (i.e., at the beginning of each calendar quarter) and are based on the value of the account(s) as listed on a national securities exchange or the principal market where the securities are traded, at the closing price, as of the last business day of the calendar quarter. Our fees do not include any fee charged by a third-party including but not limited to custodian fees, brokerage commissions, IRA maintenance fees, or fees charged by and mutual fund or ETF held by the client.

Fees for financial planning or advisory consultant are charged on either a fixed fee, or hourly basis. Fees for financial planning range from $2,500 to $20,000, and are due in advance while fees for advisory consultation range from $1,200 to $4,000 when charging a fixed fee, or from $75 to $450 an hour when charged hourly.

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.

For more detailed information regarding the fees and costs you are paying please visit the Form ADV Part 1 Item 5.E or Form ADV Part 2A Item 5 and Item 6 at the following link: https://adviserinfo.sec.gov/firm/summary/172783.

Conversation Starter: *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 advisor? 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 to you. Here is an example to help you understand what this means:

> We receive certain benefits not typically available to all investors by virtue of participating in the Institutional program Schwab Advisor Services. We may recommend the use of Charles Schwab & Co., Inc. to retail clients, which is potentially a conflict as we could be incentivized to continue directing clients to a particular broker dealer to ensure that we receive benefits which we may not otherwise get.

For additional details regarding potential conflicts of interest for Parrish, please see Item 11 and Item 14 of our Form ADV Part 2A at the following link: https://adviserinfo.sec.gov/firm/summary/172783.

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

How do your financial professionals make money?

Our owners are compensated through their ownership interests, annual salaries, and annual bonuses.

For additional details regarding other compensation of our financial professionals, please see Item 14 of our Form ADV Part 2A at the following link: https://adviserinfo.sec.gov/firm/summary/172783.

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

No. For a free and simple tool to research us and our financial professionals go to Investor.gov/CRS.

Conversation Starters: *As a financial professional, do you have any disciplinary history? For what type of conducts? Who is my primary contact person? Is he or she a representative of an investment advisor or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?*

Additional Information:

For additional information regarding our firm or advisory services, please visit the IAPD website to view a copy of our Form ADV. Retail investors can always find a copy of our Form CRS at parrishcapital.com or by calling the following phone number: (800) 618-1940.