

Offit Capital Advisors, LLC
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
March 30, 2023



<p>Item 1. <u>Introduction</u></p>	<p>Offit Capital Advisors, LLC ("Offit Capital") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these 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.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, including Chief Investment Officer functions and customized portfolio management activities.</p> <p>Monitoring As part of our standard investment advisory services, we provide ongoing portfolio monitoring and surveillance, rebalancing and modifying holdings where appropriate to optimize long-term returns. Client investments are generally reviewed on at least a quarterly basis.</p> <p>Investment Authority Offit Capital establishes an investment policy statement for each client that incorporates goals, objectives, and constraints. Certain clients, including clients in Offit Capital's fixed income strategy, provide Offit Capital with discretion to buy and sell securities. Offit Capital acts in an advisory role for other clients and recommends investment managers and other investment products.</p> <p>Limited Investment Offerings Offit Capital does not offer proprietary products to clients and does not provide investment advice with respect to a limited menu of products or types of investments. Offit Capital manages certain private funds (the "Offit Capital Funds") that invest in funds or accounts managed by unaffiliated investment advisers – this allows Offit Capital's clients to access such investment advisers.</p> <p>Account Minimums and Other Requirements Offit Capital generally requires a minimum commitment of \$50 million to establish a client relationship but may accept a lower amount at its discretion.</p> <p>Additional Information: More detailed information about Offit Capital's services is available in Part 2A of Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/144474.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none">• 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?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>A. What fees will I pay? Offit Capital charges clients an investment management fee based on the type of investment advisory services provided (i.e., advisory or discretionary). Fees typically range from 0.25% (for discretionary investment management services) to 0.75% (for advisory services) and are generally charged quarterly in advance based on a percentage of assets under management. A fixed fee may be charged in lieu of an asset-based fee in certain instances. Conflicts of interest may arise for advisers that charge an asset-based fee. For example, the more assets there are in a client account, the more the client will pay in fees, and the adviser may therefore have an incentive to encourage the client to increase the assets in his or her account.</p> <p>Offit Capital's advisory fee covers all of the services we provide to clients. However, clients will incur separate brokerage and transaction costs depending on their custodian, including account maintenance fees and brokerage commissions (as applicable). Clients who invest in the Offit Capital Funds will also indirectly pay expenses of the Offit Capital Funds, including but not limited to investment-related expenses, legal expenses, investor reporting expenses, accounting and audit expenses, administrative expenses, accounting services for employees of Offit Capital to the extent that such cost is attributable to work performed for the benefit of the Offit Capital Fund (not to exceed 0.05% per annum of net asset value), and other expenses that are specified in the Offit Capital Fund's confidential offering documents.</p> <p>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</p>

Offit Capital Advisors, LLC
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
March 30, 2023



	<p>what fees and costs you are paying. More detailed information about fees and expenses is included in Item 5 of Part 2A of Offit Capital's Form ADV, available at https://adviserinfo.sec.gov/firm/summary/144474.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• 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 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	<p>B. 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?</p> <p><i>When we act as your investment adviser,</i> 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 are some examples to help you understand what this means.</p> <ul style="list-style-type: none">• We manage accounts for multiple clients, and we allocate our time based on each client's needs. We earn more as we expand our client base and grow our assets under management.• From time to time, accounts owned by our firm or related persons purchase investments from or sell investments to clients. We disclose the capacity in which we are acting to each participating client in writing before completion of the transaction and obtain each participating client's consent to the transaction.• Clients have discretion to select their own custodian. However, if asked, Offit Capital may recommend that clients use Charles Schwab & Co., Inc. ("Schwab"), which provides Offit Capital and its clients with access to institutional brokerage services (e.g., trading, custody, reporting), various support services, and other products and services, such as investment research. Offit Capital receives a benefit from the availability of these services because it does not have to produce or purchase them. This could create an incentive to recommend Schwab. However, Offit Capital does not require that clients maintain their accounts at any particular custodian and only recommends a custodian if requested by a client. <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• How might your conflicts of interest affect me, and how will you address them? <p>Additional information about conflicts of interest between Offit Capital and its clients is available on Part 2A of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/144474.</p> <p>How do your financial professionals make money?</p> <p>Offit Capital's financial professionals receive a salary and may receive a discretionary bonus. Compensation is competitive and based on a variety of factors, including the specific employees' contributions to the team and performance.</p>
Item 4. <u>Disciplinary History</u>	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• As a financial professional, do you have any disciplinary history? For what type of conduct?
Item 5. <u>Additional Information</u>	<p>Additional information about our services can be found at https://adviserinfo.sec.gov/firm/summary/144474. If you have any questions about the contents of this relationship summary or would like to request a copy of this relationship summary, please contact us at (212) 588-3240.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• Who is my primary contact person? Is he or she a representative of an investment-adviser? Who can I talk to if I have concerns about how this person is treating me?