Curi Capital, LLC - Form CRS Relationship Summary
as amended October 30, 2026

Item 1. INTRODUCTION

Curi Capital, LLC ("Curi Capital", "we", "us" or "our") is registered with the U.S. 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 the differences. Free and simple tools are available to research advisory firms like us at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Services: For our retail investors, Curi Capital's services include Wealth Management and/or Investment Management. Our Wealth Management business focuses on providing holistic solutions to our clients' financial needs while our Investment Management business provides separately managed accounts and other investment products designed to serve as the building blocks for our clients' investment portfolios. Curi Capital invests in a variety of asset classes, including U.S. and international equities, fixed income securities, mutual funds, exchange-traded funds and other assets (including private funds for eligible clients). Curi Capital does not limit investments to only proprietary products or otherwise have a limited menu of investment types; rather Curi Capital generally has broad authority to invest in a wide array of investment products. We generally manage investment accounts on a discretionary basis whereby we decide which investments to buy or sell for your account without your specific approval, subject to reasonable restrictions or other requirements agreed to in writing. In limited circumstances, we also offer non- discretionary investment management services whereby we provide advice, but you ultimately decide which investments to buy and sell and are solely responsible for making trading decisions in the account. Curi Capital reviews client portfolios and financial plans on a regular basis and as needed to ensure they are following their investment strategy and are in line with the client's unique needs and long-term objectives. All clients execute an advisory agreement with Curi Capital to open an account. We impose minimum account size requirements and/or minimum annual fee requirements with respect to certain of our advisory services. In certain circumstances, Curi Capital will raise or lower the minimum or accept an initial investment below the established minimum at its discretion or in accordance with applicable law. Additional information can be found in our Form ADV, Part 2A, Items 4, 7, and 8 available at: https://www.curicapital.com/legal-regulatory-documents.

Conversation Starters. *Ask your financial professional –*
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 3. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

What fees will I pay?

Principal fees and costs: Curi Capital is compensated for its asset management services, wealth management services, or both, as applicable, provided to clients. Our fees are generally charged as a percentage of assets under management and offered through tiered fee levels (available here: https://curicapital.com/wp-content/uploads/2025/12/adv2a2b-curicapital.pdf) for various categories of clients. The variance in fee schedules takes into account specific client- related factors such as the degree of supervision required, the nature of the service provided, and the types of guidelines and restrictions imposed upon the management of the accounts. Fees for clients receiving Wealth Management Services differ from fees for clients that only receive Investment Management Services. Fees paid to Curi Capital for advisory services are separate and distinct from other fees and expenses charged to clients' accounts, such as costs related to brokerage, custodial, trading, account maintenance, certain investments, and related fees. The more assets there are in a client's advisory account, the more the client will pay in fees; thus, Curi Capital may have an incentive to encourage you to increase the assets in your account. Our fee is generally charged quarterly in advance, though some clients are charged in arrears. Additional fees and costs that may be applicable to our clients include (i) custodian fees, account maintenance fees and transaction charges; (ii) fees related to investments in underlying mutual funds, exchange-traded funds, private funds and similar investment vehicles, including proprietary products managed by Curi Capital or its affiliates; (iii) sub-adviser fees for assets managed by a third- party manager; and (iv) other product-level fees associated with your investments. More detailed information regarding applicable fees and costs can be found in Items 4-6 in Form ADV, Part 2A, available at https://curicapital.com/legal-regulatory-documents/

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.

Conversation Starters. *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 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 are a fiduciary and must act in your best interest and not put our interests ahead of yours.* ***At the same time, the way we make money creates some conflicts with your interest.*** *You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.*

Proprietary Products: Where determined appropriate for a client, Curi Capital uses and/or recommends affiliated products, services and private funds of Curi Capital ("Affiliated Products") to clients. Curi Capital has a financial incentive to recommend Affiliated Products over similar unaffiliated options. Except where prohibited by applicable law, fees charged with respect to Affiliated Products are in addition to the fees charged by Curi Capital. Generally, all or a portion of the revenues earned by our affiliates ultimately flow to Curi Capital.

Third Party Revenue Sharing: We are entitled to receive a portion of the compensation paid to certain unaffiliated private funds in connection with investments in the funds made by private funds managed by us. Any fee received is fully applied to offset the fees paid to us by investors in our applicable fund. Additional information is available in the offering documents of the applicable private fund.

Other Compensation: Certain persons providing investment advice on behalf of our firm are licensed as independent insurance agents and may offer certain insurance products to you. No firm employee is directly compensated, in the form of commissions, from the insurance products they sell through Curi Capital Insurance Solutions ("CCIS") or any other insurance agency; however, employees may derive economic benefit from insurance product sales as part of an annual bonus program. Insurance commissions shared with CCIS are separate and in addition to our advisory fees. This practice presents a conflict of interest because the relevant personnel have a financial incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

For more information on conflicts of interest, see Items 4, 5, 9, 10 and 14 of our Form ADV, Part 2A, available at https://curicapital.com/legal-regulatory-documents/.

Conversation Starters. *Ask your financial professional –*
How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Curi Capital personnel are eligible for variable cash and non-cash compensation based on amount of client assets serviced, individual performance and the firm's profitability.

Item 4. DISCIPLINARY HISTORY

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

No. Please visit investor.gov/CRS for a free and simple search tool to research Curi Capital and our financial professionals.

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

Item 5. ADDITIONAL INFORMATION

If you have any questions about our investment advisory services or if you wish to request a copy of the relationship summary, please contact us at info@curicapital.com. Additional information about us is also available on the SEC's website at https://adviserinfo.sec.gov/firm/summary/134249. You can also call us at 1-800-601-5228 for up-to- date information and request a copy of the relationship summary

Conversation Starters. *Ask your financial professional –*
Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?