

Customer Relationship Summary - Form CRS - ADV Part 3

April 30, 2025

Item 1: Name and Registrations

ProfitScore Capital Management, Inc. is an investment adviser registered with the State of Idaho Department of Finance and a commodity trading adviser registered with the Commodity Futures Trading Commission (“CFTC”). We are not a broker-dealer. Free and simple tools to research financial firms and professionals are at WWW.INVESTOR.GOV/CRS.

Item 2: Relationships and Services

“What investment services and advice can you provide me?” ProfitScore primarily offers mathematically guided investment models for institutional investors. The models guide investments in major equity and bond index investments. Our agreement allows us to buy and sell investments within client accounts. Only the client can move money into or out of their account. Our agreement gives us authority only to buy and sell investments within client accounts. Clients authorize their account custodian to have our fee deducted from the account.

We do not do financial planning, retirement planning, estate planning, or other kinds of planning for our clients. Other firms may offer such planning services and a wider choice of investments, which may have lower costs. Our strategies may not suit any investor or group.

In consultation with clients, we make a good-faith effort to determine their risk tolerance and apply strategies that stay within those parameters. However, past performance and risks of our strategies are not necessarily indicative of future performance and risks. Our trading activity is discretionary. That means we make investment decisions on your behalf, according to selected strategies. We do not notify you of individual trading decisions. However, you may see our actions daily in your custodian’s online system.

“What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?” Our professionals have more than 50 years of combined experience in this business, managing quantitative investment strategies for clients. You can find more about our qualifications in our [FORM ADV PART 2](#).

“Given my financial situation, should I choose an investment advisory service? Why or why not?” “How will you choose investments to recommend to me?” Please see above. More specific questions can be answered by reviewing our [Form ADV Part 2](#) or by sending your questions to Mr. Michael Mann at MIKE.MANN@PROFITSCORE.COM.

Item 3: Fees, Costs, Conflicts of Interest, and Standard of Conduct

“What fees will I pay?” Our Advisor fees are based upon an annual percentage of the market value of assets under ProfitScore’s management (between 1.95% and 2.95%). Contact us for personalized information on the fees and costs you may pay. Fees and costs will reduce the money you may make on your investments over time.

In addition to our management fee, the list below shows common advisory expenses.

- Investment administrative fees - Many investment products charge expenses.. For example, mutual funds and exchange-traded funds charge for their management expenses. Their published performance includes reductions for those costs. Be aware of the expense ratios of these products.
- Sales fees - When certain investments are sold (i.e., redemption fees may be charged by some funds).
- Transaction-based fees - Buying and selling fees charged by brokers for their services.
- Custody costs – The administrative costs of your custodian (the bank or broker-dealer that holds your account).

“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?” Contact Michael Mann, who will be happy to explain to you how fees and costs affect your account value - MIKE.MANN@PROFITSCORE.COM.

“What are your legal obligations when acting as my investment advisor?” We must abide by certain laws and regulations. We have written ethics policies that employees have acknowledged. We must act in your best interests, which means we must put your interests ahead of ours. Yet advisors can make money in ways that could conflict with your interests.

“How might conflicts of interest affect me, and how will you address them?” Common conflicts of interest for advisors include:

- Recommending investments for which they receive sales commissions or by trading frequently if investment companies pay them transaction fees (ProfitScore does not use these investments in its models).
- Recommending investments issued, sponsored, or managed by them (ProfitScore has no ownership or affiliate incentive to recommend or buy investments for you).
- Buying investments from you or selling investments to you from their own accounts or facilitating trades among its clients. (called “acting as principal” or doing “cross trades”) where the advisor might influence the price. ProfitScore is not a broker-dealer and does not do principal or cross trades.
- As an institutional advisor, ProfitScore is hired as a trading advisor to funds.. When we direct retail client assets into those funds, we reduce our advisory fees to mitigate the conflict of interest. Clients may also direct us not to trade in those funds.

“How do your financial professionals make money?” Our people make money only through salaries. Our people are not paid sales commissions or for trading transactions.

Item 4. Disciplinary History

“As a financial professional, do you have any disciplinary history? For what type of conduct?” We DO NOT have a disciplinary history. We are obliged to disclose certain disciplinary and legal events, should any occur. Visit WWW.INVESTOR.GOV/CRS for a free and simple search tool to research firms and their financial professionals.

Item 5. Additional Information

“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 treats me?”

Your primary contact person is Mr. John McClure. He is our Chief Investment Officer, and he is not a representative of any broker-dealer. You may call us at 208-489-5286 to discuss anything concerning your account. You can also send him an email at JOHN.MCCLURE@PROFITSORE.COM. Additional information about our investment advisory services can be found in our [FORM ADV PART 2](#). You can obtain a copy of this Relationship Summary at WWW.PROFITSORE.COM.