

Form CRS	Applicant: VIGILANT Capital Management, LLC	SEC File No. 801-61006	Date: June 30, 2020
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VIGILANT Capital Management (“VCM”) is registered with the Securities and Exchange Commission as an investment adviser and, as such, provides investment advisory services. Investment advisory and brokerage services and fees differ; it is important for retail investors to understand the differences. There are free and simple tools 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?

VCM is a private company specializing in offering discretionary investment management and coordinated financial planning services to high-net-worth retail investors (individuals and families). VCM manages client accounts on a discretionary basis, which means that VCM has the authority to make investment decisions on behalf of a client in alignment with a client’s investment objectives as detailed in a client’s statement of investment objectives. Financial planning services may not be appropriate for everyone and will be provided at VCM’s discretion. Planning may include reporting, advice and guidance in areas such as retirement, cash flow, estate, tax, insurance, debt financing, and charitable giving. When VCM provides financial-planning services it relies upon information provided by the client, or the client’s advisors, and does not automatically verify information in every scenario while providing this service. VCM does not have proprietary products and is not limited to a certain group or type of investment. More detailed information about VCM’s services can be found in its Form ADV Part 2A (Items 4 and 7).

Conversation Starter

- *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?*

What fees will I pay?

VCM charges an investment adviser fee based upon the amount of assets managed for each client. Multiple client accounts and related family accounts are aggregated to determine the fee rate. A higher amount of assets managed by VCM generally results in a lower fee rate. Fees are calculated by VCM as of the last business day of each month based upon the daily average market value of each client’s account during that month; fees are deducted by the custodian each month from the designated client account. Clients of VCM may be required to pay other third-party fees and costs such as custody fees, transaction charges, and fees charged by mutual funds or exchange traded funds. In most instances, a higher value account will pay a greater amount of fees; accordingly, VCM has an incentive to encourage a client to add assets to an account. For a more complete outline and description of fees and costs refer to VCM’s Form ADV Part 2A (Item 5).

You will pay fees and cost 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 Starter

- Help me understand how these fees and costs might affect my investments. If I give you \$2 million to invest, what is the fee for your services and what other costs will I pay?

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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 do so in the capacity of a fiduciary; accordingly, we act in your best interest and do not put our interests ahead of yours. There is an important distinction between advisers who serve as Fiduciaries and those who do not. Please ask us about the differences. At the same time, the way we make money creates certain conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For example, we may recommend you increase your assets managed by VCM. This typically will result in a higher amount of fees paid to VCM. For additional information on conflicts of interest and compensation, please refer to VCM’s Form ADV Part 2A (Items 5, 12 and 14).

Conversation Starter

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

In addition to salary and benefits, VCM professionals are entitled to receive variable compensation from VCM for maintaining existing and generating new clients. Variable compensation is generally based upon the amount of client assets for which a professional is responsible. Professionals who generate new clients receive compensation based upon the amount of new investment assets. Financial professionals have a financial incentive to encourage clients to add assets to accounts or become clients of VCM.

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

“No”. You can visit Investor.gov/CRS for a free and simple search tool to research VCM and a VCM professional(s).

Conversation Starter

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

Additional information about VCM is available on the SEC’s website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of VCM’s ADV Part 2A and/or VCM’s Customer Relationship Summary. Our Chief Compliance Officer may be reached by phone: (207) 523-1110.

Conversation Starter

- 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?