

DUTCH ASSET CORPORATION

Form ADV-CRS (Customer Relationship Summary) Part 3

June 23, 2021

Item 1: Introduction

Dutch Asset Corporation (“DAC”) is an investment adviser registered with the United States Securities and Exchange Commission. Such registration does not imply competence. Free and simple tools, and educational materials about broker-dealers, investment advisers, and investing are available to research firms and financial professionals at <https://www.Investor.gov/CRS>.

Item 2: Relationships and Services

What investment services and advice can we provide you?

It is important for you the customer to understand the difference in fees and services between brokerage firms and investment advisers. Our services include investment and portfolio advice and management and financial planning for individuals, families, businesses and non-profit organizations. Our firm is a fee only (refer to Item 3) investment advisory firm. After we agree on an investment strategy, you grant us discretion (we determine for you) how we manage your account. Your account is custom-tailored to your specific investment objectives. DAC does not use “wrap programs” or other mass distribution programs, although DAC may recommend certain third-party and related party wrap programs to customers. We manage accounts on a client-by-client basis, and often on an account-by-account basis.

DAC does not require a minimum account size for customers. All accounts are reviewed with you by your assigned advisory representative, initially and at least annually or as agreed upon with you. The reviews focus on consistency of portfolio investments with investment objectives and risk tolerances. In addition, investment constraints are considered and tested against portfolio holdings.

Our investment adviser representatives are licensed advisers with the state(s) in which they conduct business. Please refer to the firm’s Brochure Supplement-Part 2B of Form ADV for specific education, experience and qualifications of each of our professionals.

How will we choose investments to recommend for your account?

After we jointly review your financial situation, DAC’s investment adviser representatives (“IARs”) primarily will recommend that clients authorize the active discretionary management of their assets. Account supervision is guided by the client’s stated objectives (e.g. conservative, moderate, balanced, growth, aggressive), as well as tax considerations. Based on these considerations, DAC will select specific investments for your portfolios through the use of fundamental analysis and technical analysis. DAC will exercise discretionary authority over your account, which means we will select the amount of securities bought and sold for your account with or without your prior approval. For more information concerning our investment strategies, please refer to DAC’s Part 2A disclosure brochure, at pages 2, 3 and 8.

Conversation starters: We encourage you to ask our financial professionals key questions concerning our investment services, such as:

- (1) Given my financial situation, should I choose an investment advisory service? Why or why not?
- (2) What is your relevant experience, including your licenses, education and other qualifications? How would such qualifications impact your services to me?

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

What fees will you pay?

You will pay fees. Our fee is based on the total market value of your account on the last day of the month following your account’s effective date. Our advisory fees are up to 2.0% for portfolio management, up to 2.50% for the selection of third-party managers, and 1.50% for pension and qualified retirement plans. DAC also offers financial planning services on a fixed fee or hourly fee basis. Fixed planning fees range from \$495 and \$25,000, and hourly fees are charged at \$300 per hour. DAC’s management retains the sole discretion to negotiate this asset management fee with each customer based on the size, complexity and other particular circumstances of a client’s portfolio(s).

Unless paid outside of the assets in the account we manage, the asset-based fee reduces the value of your account and will be deducted from your account. For example, we may apply a fee rate of 2.0% on a \$1,000,000 account. The annual fee we would collect is \$20,000 deducted in daily installments, paid in arrears (meaning that the fees are paid at the end of each business day or 1/252).

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Please note, 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 will be paying.

Mutual funds and ETFs recommended by DAC have underlying fees that are disclosed in their prospectuses. Other costs incurred in your account may include prime broker charges, wire transfer and electronic fund transfer fees, fees and taxes on brokerage accounts and securities transactions. We do not collect any fees or revenue from these products.

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?

As a registered investment adviser, we are held to a fiduciary standard. This means that when we act as your investment adviser, we have to act in your best interest and not our interest ahead of yours. At the same time the way we make money creates some conflict of 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.

DAC is related to another investment adviser, StackHabit LLC (“StackHabit”). StackHabit’s affiliation with DAC creates a conflict of interest where DAC recommends StackHabit’s investment portfolios.

How do your financial professionals make money?

We benefit from the advisory services we provide to you. Since our income comes from the fee we charge, we may take risks to increase your assets so we can earn additional income. We also have an incentive to encourage clients to allocate greater assets to our management services. However, our portfolio management standards and compliance procedures provide guidance to manage your account in accordance with your best interest regardless of this conflict.

Conversation starter: If you have any questions regarding conflicts of interest, please feel free to ask us. You can begin the conversation by asking: “How might your conflicts of interest affect me, and how will you address them?”

Item 4: Disciplinary History

Do we or our financial professionals have legal or disciplinary history?

No. We encourage you to visit investor.gov/CRS for a free and simple search tool to research any of our financial professionals.

Conversation starter: Feel free to ask: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5: Additional Information

Where is additional information available?

You should independently confirm all of the information stated here with our other regulatory filings. For additional information on our investment advisory services, see our Form ADV, along with the brochure supplement on each of our financial professionals, on IAPD on Investor.gov. Information regarding our firm can be found at adviserinfo.sec.gov. or by calling our firm at the telephone number listed above for up-to-date information. If you have a problem with your investments, investment account or a financial professional, contact us in writing at the address listed on the disclosure brochure and supplement. If you fail to gain timely satisfaction through this course of action, you may wish to report the problem to the SEC. You may reach the SEC at Investor.gov or call the SEC’s toll-free investor assistance line at 800-732-0330.

We are always available to answer any questions. Conversation starter: “Who is my primary contact person? Is he or she a representative of the investment adviser? Who can I speak with if I have concerns regarding my primary contact?”

Your adviser serves as your primary contact with our firm. If you have concerns about how this person is treating you, you should contact our Chief Compliance Officer, Cullen Breen, at (518) 478-8077.