Mifel Capital Partners LLC
Form ADV Part 3 – CRS (Customer Relationship Summary)
July 7, 2026

Item 1: Introduction

Mifel Capital Partners LLC ("we" or "the Adviser") 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 these differences. This document provides a brief summary of the types of services and fees we offer. For additional information about investment advisers and to compare advisers, please visit www.investor.gov/CRS.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We offer personalized investment management and financial planning services. We serve individuals, high-net-worth individuals, trusts, estates, charitable organizations, and corporations.

- **Advisory Models:** We offer services through two primary channels: (1) direct personalized advisory relationships (managed on a discretionary or non-discretionary basis) and (2) an automated digital platform offered via a sub-advisory arrangement with Xendia Wealth LLC ("Xendia Wealth"), which serves as the sponsor and provides the proprietary technology, algorithms, and model portfolios.
- **Discretionary vs. Non-Discretionary:** For discretionary accounts, we make the ultimate decision regarding the purchase or sale of investments. For non-discretionary accounts, you retain the final decision-making authority.
- **Wrap Fee Program:** Through our relationship with Xendia Wealth, you may participate in a digital wrap fee program where advisory, brokerage, custody, and administrative services are bundled for a single fee.
- **Account Minimums:** We do not require a minimum account size to open or maintain an advisory account.
- **Monitoring:** We monitor your accounts as part of our standard services. For the digital platform, the platform"s algorithm performs ongoing maintenance.

Conversation Starters: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? and 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?

- **Digital Platform (Wrap Fee):** You pay a bundled fee based on a tiered schedule ranging from 1.00% to 1.75% of the assets under management. Because this is a wrap fee program, the fee includes trade execution commissions.
- **Personalized Advisory:** For services outside the digital platform, we generally charge a flat annual fee ranging from 0.8% to 1.5% of the assets under management.
- **Other Costs:** You will incur third-party charges, such as custodial fees, mutual fund/ETF internal operating expenses, and taxes. For margin accounts, fees are calculated based on the **total market value of securities held and not the net value of the account.** Margin accounts will incur costs, and the use of margin increases the total assets under management upon which our fees are calculated.

Actual fee rates are negotiable depending on the complexity of your portfolio, the scope of services, and other relevant factors. 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: *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 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 you. Here are some examples to help you understand what this means.

Conflicts: We have an incentive to increase your account assets to increase our fees. Our access persons may invest in the same securities we recommend to you, which we mitigate through our Code of Ethics and trade "black-out" periods. The Firm maintains a referral arrangement with Banca Mifel, S.A., Institución de Banca Múltiple, Grupo Financiero Mifel ("Banca Mifel"), a banking affiliate within the Grupo Financiero Mifel organization. Under this arrangement, Banca Mifel may from time to time refer prospective clients to the Firm.
Affiliations: While we operate independently, Daniel Becker maintains indirect ownership of the Firm and direct ownership of Grupo Financiero Mifel.

More detailed information about our fees and conflicts is included in our Form ADV Part 2A, particularly Items 6,10, 11, 12, 14 and 17 available at: www.adviserinfo.sec.gov

Conversation Starters: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money? Our financial professionals are compensated solely on a salary basis. We and our supervised persons do not accept compensation for the sale of securities or other investment products.

Item 4: Disciplinary History

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

No. You may visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

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

Item 5: Additional Information

For additional information about our services, please visit **adviserinfo.sec.gov**. You can request up-to-date information and a copy of this relationship summary by contacting our Chief Compliance Officer, Catalina Rey at **(786) 702-0078** or at **compliance@brlawgrp.com**.

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