NAVIQUANT
CAPITAL MANAGEMENT

Form CRS

Form ADV Part 3

Naviquant Capital Management LLC
CRD No. 325236

4155 Canal Road
Lake Oswego, OR 97034
(503) 476-7811
www.naviquant.com

June 15, 2026

Item 1 – Introduction

Naviquant Capital Management LLC is a registered investment adviser registered with the United States Securities and Exchange Commission.

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 firms and financial professionals 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?

Description of Services. We provide investment advisory services to retail investors, including Financial Planning Services and Asset Management Services.

Our **Financial Planning Services** are customized to your individual needs, and provide assistance on financial topics such as cash flow and debt management, investment analysis, retirement planning, business planning, education planning, risk management, estate planning, tax strategies, and charitable planning. Financial Planning Services are offered in conjunction with Asset Management Services on an ongoing basis, or on a one-time project basis.

Our **Asset Management Services** provide investment portfolios designed to meet your individual needs, managed on an ongoing basis. We work with you to determine an appropriate investment strategy based on information you provide to us, and assign an investment portfolio designed to meet your specific needs. We then review the portfolio at least monthly and, if necessary, rebalance the portfolio based on your investment objectives.

Monitoring. With our Asset Management Services, on at least a monthly basis we will review the performance of your account and the applied investment strategy to ensure it remains appropriate. Additional as-needed reviews may be conducted due to unusual or volatile performance, addition or deletions of account restrictions, excessive withdrawals, etc. Accounts may also be reviewed upon significant market, economic or political events. We will periodically update your financial plan as needed due to changes in your financial circumstances. We typically do not provide any ongoing monitoring or review with Project-Based Financial Planning.

Investment Authority. With our Asset Management Services, we have discretionary authority to buy and sell securities in your account. With this authority we can transact securities without obtaining your approval or consent prior to affecting the transaction. However, these transactions are subject to your established investment plan.

Financial planning recommendations made with regard to accounts for which we do not provide Asset Management Services are provided on a non-discretionary basis, and you are responsible for initiating any transactions necessary to implement our recommendations.

Limited Investment Offerings. We typically will recommend mutual funds, exchange-traded funds (ETFs), stocks and bonds for your investment portfolio, but may also recommend other types of investments when appropriate based on your circumstances.

ASK YOUR INVESTMENT ADVISER:

- 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?

Account Minimums and Other Requirements. We do not impose a minimum account size or minimum amount of investable assets.

Additional Information. This is a brief summary of our services. Additional information is available in Item 4 of our Disclosure Brochure. See **Item 5 – Additional Information** below for instructions on how to obtain a copy of our Disclosure Brochure.

Item 3 – Fees, Costs, Conflicts, and Standards of Conduct

What fees will I pay?

Principal Fees and Costs. Fees may be negotiable based on factors such as the complexity of your financial situation or total assets under management. In addition, we reserve the right to offer discounts or to waive fees at our sole discretion. Therefore, some clients may pay different fees than the fee schedule shown below. Your exact fee and other terms will be outlined in the advisory agreement you sign.

Your fee for **Financial Planning Services**, when provided on a project basis, is a fixed fee based on the complexity of your financial situation, as determined at the time we enter into an advisory agreement with you. Fees typically range from $3,000 to $6,000, based on an estimate of the number of hours required to complete your plan. When offered in conjunction with Asset Management Services, typically you will pay one fee that covers both Asset Management Services and Financial Planning Services.

The annual advisory fee for **Asset Management Services** is an asset-based fee calculated as a percentage of assets under management, payable quarterly in advance, according to the schedule below:

Level of Assets Under Management		Annual Fee Charged on All AUM
Over	Up To	Percentage (%)
$0	$500,000	1.25%
$500,000	$1,000,000	1.00%
$1,000,000	$3,000,000	0.85%
$3,000,000	$10,000,000	0.70%
$10,000,000		0.55%

Wrap Fee Programs. We do not offer a wrap fee program

Other Fees and Costs. In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to Item 5 of our Disclosure Brochure for details on additional fees.

Additional Information. 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. Additional information about our fees is available in Item 5 of our Disclosure Brochure. See **Item 5 – Additional Information** below for instructions on how to obtain a copy of our Disclosure Brochure.

ASK YOUR INVESTMENT ADVISER:
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 of Interest. An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account.

ASK YOUR INVESTMENT ADVISER:
How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

As shareholders in the firm, our financial professionals are compensated based on the overall profitability of the firm. Financial professionals also receive a salary and discretionary bonuses. We do not sell investment products, so our professionals do not receive commissions and do not have conflicts of interest when recommending investments.

Item 4– Disciplinary History

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

No. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

ASK YOUR INVESTMENT ADVISER:
As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 – Additional Information

Additional information is available in our Disclosure Brochure. An up-to-date copy of this document, as well as our current Form CRS is available on our website at www.naviquant.com. You may also call us at (503) 476-7811 or email jocelyn@naviquant.com to obtain copies.

ASK YOUR INVESTMENT ADVISER:
- 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?

Exhibit A – Summary of Material Changes

Since our last Form CRS dated March 11, 2024, we have updated our address and phone number. We have not made any other material changes.