



Form CRS Customer Relationship Summary

CAPITAL MANAGEMENT, INC.

<p>Introduction</p>	<p>M&R Capital Management, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. M&R Capital Management, Inc. provides advisory services and financial planning services. 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Relationship Services</p>	<p>What investment services and advice can you provide me?</p> <p>We offer Investment Advisor Services to retail investors. We work with our clients to identify and implement their investment objectives. Our services include the appropriate allocation of managed assets among cash, stocks, and bonds with a selection of specific securities. We are also a portfolio manager for various wrap fee programs: Morgan Stanley Vision, Wells Fargo, and RBC Wealth Management. We have discretion which means we select the identity and amount of securities to be bought or sold. We review our investment advisory accounts and managed portfolios with a general review occurring weekly, and more specific reviews made less frequently but at least quarterly. For additional information, please reference Form ADV Part 2A, Item 4 and Item 13.</p> <p>We require a \$100,000 minimum account size. Fees and account sizes are negotiable.</p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
<p>Fees, Costs, Conflicts and Standard of Conduct</p>	<p>What fees will I pay?</p> <p>Annualized Management Fee: 1.25% for the first \$5,000,000 and negotiable above \$5,000,000. Annualized Management fee for Wrap Accounts: 0.50% for our services as a portfolio manager.</p> <p>We offer advisory services, consultations and reports on an hourly basis at a rate starting at \$150.00. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account.</p>

	<p>Clients will incur charges from Financial Institution(s) and other third parties such as brokerage commissions, custody fees, exchange fees, SEC fees, mutual fund fees, exchange traded fund fees, wire transfer and electronic fund processing fees. 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. For additional information, please see our Form ADV Part 2A, Item 5</p> <p>What are your legal obligations to me when acting as my investment adviser? 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 give to you.</p> <p>How else does your firm make money and what conflicts of interest do you have? We have solicitor arrangements with other firms and/or other registered investment advisers refer clients to us. All clients will be given full written disclosures describing the terms and fee arrangements between the adviser and solicitor. We use Charles Schwab and Pershing LLC as custodians for our clients. Charles Schwab and Pershing LLC services include research, brokerage, custody and access to mutual funds and other investments that are otherwise available only to institutional investors. Some of these other products and services assist us in managing and administering clients' accounts.</p> <p>How do your financial professionals make money? We are compensated based upon a percentage of the assets under management.</p> <ul style="list-style-type: none"> • <i>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?</i> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>Disciplinary History</p>	<p>Do you or your financial professionals have legal or disciplinary history? Yes. Financial Professional's disclosure over 20 years ago and prior to joining the firm. Not material to firm's business. A free search tool to research us and our financial professionals is available at www.investor.gov/CRS</p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Additional Information</p>	<p>Additional Information about our services is available by visiting our website www.mrcapco.com and if you would like to request a up-to-date copy of the relationship summary, contact us by email at info@mrcapco.com or telephone at 212-584-8999.</p> <ul style="list-style-type: none"> • <i>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?</i>