

Quint Capital Corporation (BD) - Quint Capital Management (RIA) Form CRS – Client Relationship Summary – June 12, 2023

Introduction

Quint Capital Corporation, (QCC) is registered with the Securities and Exchange Commission (SEC) as a Broker-Dealer (B-D) and is also a member of the Financial Industry Regulatory Authority (FINRA) as well as the Securities Investor Protection Corporation (SIPC). QCC, doing business as Quint Capital Management (QCM) is a state Registered Investment Advisor (RIA). QCM is authorized to conduct business in CT, FL, NY and NJ. The firm provides brokerage and investment management services to individuals, corporations, institutional and other types of clients. **Brokerage and Investment Advisory services and fees differ. It is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about *Broker-Dealers, Investment Advisers, and investing in general.***

What Investment Services and Advice Can You Provide Me With?

QCC offers Securities Brokerage and QCM offers Investment Advisory services to a wide variety of Clients. Additionally, we also provide Insurance Products and Employee Benefit Plans through Quint Cap and Quint Capital Benefit Corp.

QCC offers clients equities (both listed and OTC), Exchange Traded Funds (ETFs), US Treasury Securities, mortgage-backed securities, municipal securities, corporate bonds, mutual funds, Real Estate Investment Trusts (REITs), Unit Investment Trusts (UITs), variable and fixed insurance contracts and various other financial products. We offer mutual funds from numerous mutual fund families that include Vanguard, Fidelity, Black Rock, American Funds, and Lord Abbett. Mutual fund offerings include both open-ended funds and closed-end funds, representing a wide range of both equity and fixed-income asset categories. We do not originate any proprietary products and do not offer options. We do not provide ongoing monitoring of brokerage only accounts unless specifically stated in writing when the account is opened.

QCM offers clients discretionary and non-discretionary investment advisory services and also provides ongoing monitoring for investment advisory accounts. When clients provide authority for discretionary accounts, QCM makes the investment decisions for the client. In non-discretionary accounts, the clients make all investment decisions. Information on QCM investment management services can be found in our [ADV Part 2](#).

QCC does not have a minimum size for client accounts. Strategies for clients are determined on a case-by-case basis.

**Conversation starters: Ask your financial professional:
Given My Individual Financial Situation, Should I Choose a Brokerage Service? Why or Why not?
How Will you Choose Investments to Recommend to me?
What is Your Relevant Experience, Including Licenses, Education and Other Qualifications? What do These Qualifications Mean?**

What Fees Will I Pay?

When we act as a broker-dealer, you will pay commissions and processing fees for each transaction. The more transactions you execute, the more you will pay in commissions, so we have an incentive to encourage you to trade more often. Clients will also pay custodian fees and clearing charges. More detailed information on our brokerage fees can be found in our [commission schedule](#), available upon request. Exceptions to the established fee schedule may be negotiated on an individual basis, depending on certain criteria, including relationship history, asset category, account size, expected activities, volume of transactions or a requirement for more or fewer services.

QCM charges fees for its Investment Management Services. The Standard Fee is generally up to 0.5% (50 basis points) per quarter or two-percent (2%) per year and is determined on a case-by-case basis. This applies to all services, including any sub-advisory fees. Total annual fees will not exceed three percent (3%) of assets and are charged on a quarterly basis. Clients will also pay fees related to mutual funds, variable annuities and other custodial/clearing charges. Additional information about our fees and services can be found in our [ADV Part 2](#). The more assets that you have, the higher the management fee will be.

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, also known as your rate of return. Please make sure you understand what fees and costs you are paying. For additional information, please see [Form ADV, Part 2A](#) brochure regarding QCM's fees.

Conversation starters - Ask your financial professional:

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 Providing Recommendations?

When we provide you with a recommendation as your Broker-Dealer or 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 may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice that we provide you with. Please see our [Supplemental Document](#) for more details.

How else does your firm make money and what conflicts of interest do you have?

Some examples of conflicts are as follows: Financial Professionals receive commission on each individual brokerage transaction and thus have an incentive to recommend a greater frequency of transactions or products with higher commissions. QCC will receive selling concessions on new issue securities, including REITs and UITs, which may benefit QCC and/or the Financial Professionals. QCC has an incentive to recommend these products because their concessions are generally higher than typical commissions. Our Financial Professionals have an incentive to recommend advisory accounts because they will receive a portion of the fees that you pay, regardless of the activity in your account. The greater the asset level you have under management in these accounts, the higher the fee is and the more the Financial Professionals earn.

To mitigate this conflict, QCAP carefully evaluates each offering on its own merit before making it available to you, to make sure it is consistent with your specific goals and objectives. Additionally, conflict mitigation is achieved by clearly explaining to prospective clients the difference between managed and brokerage accounts; as well as the risks, costs and fees associated with our recommendations.

Conversation starter- Ask your financial professional:

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

How Do Our Financial Professionals Make Money?

On brokerage accounts, Financial Professionals earn a portion of the commission that you pay on each trade and a portion of the selling concession for new issues. Financial Professionals make more money if you make more transactions and they can recommend products that have higher payouts, which can benefit Financial Professionals over the client. Additionally, it may be prudent for the client to retain a particular investment, however, selling it to earn a commission for the Financial Professionals may create a conflict between the Client and Financial Professionals. Depending on the Client's goals and objectives, a fee-based account may be better for the client as well as the Financial Professionals.

All of our Financial Professionals earn a portion of the fees that Client accounts are charged. For fee-based accounts in general, since fees are charged as a percentage of the asset value of the account, the larger the account value, the larger the fee that is charged and the more the Financial Professionals will earn.

Conversation starters- Ask your financial professional:

As a Financial Professional do you have any disciplinary history? For what type of conduct?

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research our firm and its Financial Professionals. This information is also available [on brokercheck.finra.org](http://brokercheck.finra.org), or by requesting a copy of our ADV Part 2.

Conversation starters-Ask your financial Professional: Who is my primary contact person? Is he or she a representative of and investment Advisor or a broker dealer? Who can I contact if I have concerns about how the person is treating me?

The financial professional at our Firm that you choose to work with will be your primary contact. For any concerns, please contact Rene Ramirez, 230 Park Ave. NY, NY 10169. 212.682.5090 or info@quintcapital.com.