Relationship Disclosures and Important Information

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IMPORTANT CLIENT INFORMATION

This Important Information document provides disclosure related to clients' relationships with us and our affiliates, including Information on conflicts of interests, costs and fees, and other investment related Information. Statements in this document (i) provide additional information on matters discussed in our Form CRS, (ii) are subject to the more complete terms and conditions of our brokerage agreements, and (iii) are subject to our investment advisory agreements and disclosures Including Form ADV when we act, through Quint Capital Management, as an Investment Adviser. We may amend this document from time to time, and you will be bound by the amended disclosures if you elect to continue receiving our services after delivery of the amended disclosures. Updated copies of this document are available at: ourallied.com. If you would prefer to receive a paper copy of the information referenced in website links throughout this document, please contact your Financial Professional or Quint Capital Corporation at (212) 682-5090. Please read the entire contents of this document and reach out to your Financial Professional If you have any questions.

SECTION 1: STANDARD OF CONDUCT- REGULATION BEST INTEREST

Under the SEC's Regulation Best Interest, Quint Capital Corporation and, its associated persons are required to act in the best interest of a retail client (such as a natural person using our services primarily for personal, family, or household purposes) at the time they recommend any securities transaction or investment strategy involving securities (including account type recommendations). The requirement under Regulation Best Interest that we act in the best interest of the retail client is limited to when we make a recommendation of a security or investment strategy involving securities to a retail client.

You should understand that, as a broker-dealer, we have conflicts of interest when we make a recommendation of a securities transaction or investment strategy involving securities, including that we are compensated based on the sale of securities to you, and that we may recommend securities that are managed by our filiates, which pay additional, and often times significant compensation to us. These conflicts of interest are described in realer detail below, as well as in other documents such as your account agreement, trade confirmations, and account stat ements, and in offering documents and product disclosures.

When Regulation Best Interest applies, financial professionals are required to disclose additional information specific to them, such as material limitations on the securities or investment strategies involving securities that they may recommend, and any conflicts of interest that may be unique to them. If that is the case, then our Financial Professional will disclose such additional information to you orally or in writing before or at the time they make the recommendation to which that additional information relates.

CONFLICTS OF INTEREST (Also see conflicts of Interest in the "Quint Capital and our Affiliated Entities" section, below)
This document highlights key conflicts of interest related to brokerage accounts. Generally, through our associated persons or our affiliates, we engage in providing recommendations to retail customers, investment advisory services, placement agent services and private fund management. We have relationships with a num er of market participants, institutions, and corporations, and provide and will in the future provide services to clients, w ich may Include parties whose interests are not aligned with other clients' interests, or whose interests may even be averse to other clients' interests. We may represent or have previously provided, may be currently providing, or may provide in the future services to companies or clients from which conflicting interests or duties may arise. Except as otherwise required by applicable law, we may perform such services without any duty to notify other clients of any such engagement or to disclose information that we have obtained or may obtain about such companies or clients.

SECTION 2: QUINT CAPITAL CORPORATION AND OUR AFFILIATED ENTITIES

We have multiple entities under common ownership and control.

Quint Capital Corporation ("QCAP") is a broker-dealer; our primary service is buying and selling securities for your account at your direction. Our Financial Professionals can offer recommendations to buy, sell, or hold securities, but you make the final investment decisions. All recommendations regarding your brokerage account will be made in a broker- dealer capacity. Our Financial Professionals are typically independent contractors that provide recommendations to retail customers and receive transaction-based compensation. These independent contractors are registered representatives of QCAP; however, they are responsible for all their direct costs and, accordingly, are typically paid a larger percentage of commissions and fees than other associated professionals of QCAP.

QCAP is an introducing broker-dealer, meaning that while QCAP is the registered broker-dealer of record for client accounts, it does not hold client assets or settle trades with counterparties; QCAP customer accounts are custodied at The Royal Bank of Canada (RBC). Quint Capital Corporation is wholly owned by QCAP Holdings LLC. Additional information on QCAP and our Financial Professionals Is available at brokercheck.finra.org and sec.gov.

Quint Capital Management, LLC is an SEC Registered Investment Adviser that associates with registered financial advisers (Investment Adviser Representatives or IARs). All investment advice regarding your investment advisory account will be made in an investment advisory capacity. Our Investment Advisers are independent contractors and are responsible for their direct costs and, accordingly, are typically paid a larger percentage of fees than other associated professionals of Quint Capital Management. Quint Capital Management does not hold its clients' assets or settle trades with counterparties; all Quint Capital Management client accounts are held at The Royal Bank of Canada (“RBC”) and clear all transactions for Quint Capital Management clients' accounts.

Our Advisors' compensation generally includes advisory fees further described in this document; our Form ADV, including the 2A Brochure and as summarized in Form CRS.

Quint Capital Management LLC is wholly owned by QCAP Holdings LLC. Additional information regarding Quint Capital Management LLC and its financial advisers may be found on brokercheck.finra.org and adv.serinfo.sec.gov.

Quint Cap a.k.a. Quint Capital Benefits Corp. is licensed to sell/offer certain insurance products; including fixed annuities, variable annuities, life insurance and health insurance. Quint Cap is under common ownership and control with the other affiliates.

Conflicts of Interest from Common Ownership and Control:

There is common ownership and control of our affiliated companies. These entities are owned by individuals who benefit from profits generated by our companies, these same individuals also manage our businesses. Here are some ways we make money and the conflicts of interest this creates:

- The Firms, Owners, and/or Financial Professionals receive compensation when you transact business in your brokerage account including buy and sell orders and/or borrowing on m argin or paying stock borrow fees. This creates a conflict of interest in that it provides an incentive for us to recommend you transact more trades, and that you maintain a margin balance or borrow stock as these generate revenue to us and our companies under common ownership and control.
- The Firms, Owners, and/or Financial Professionals earn advisory fees when you open and fund an advisory account with Quint Capital Management. This creates a conflict-of-interest in that it provides an incentive for us to encourage you to add assets and maintain a higher balance in your account and use margin as this generates revenue to us and our companies under common ownership and control.
- The Firms, Owners, and/or Financial Professionals earn fees, when you transact a securities trade in an advisory account held at RBC. This creates a conflict of interest in that it provides an incentive for us to encourage you to use margin to increase the amount of tradeable assets and to transact buy and sell orders as these generate revenue for us and our companies under common ownership and control. II
- The Firms, Owners, and/or Financial Professionals earn fees/compensation when you purchase an insurance product through our insurance affiliate. This creates a conflict of interest in that it provides an incentive for us to recommend and process your insurance application that generates revenue to us and our companies under common ownership and control.

SECTION 3: ACCOUNT TYPES AND SCOPE OF SERVICES

FINANCIAL PROFESSIONALS

Our Financial Professionals offer brokerage services, investment advisory services, or both, depending on their licenses and registrations. Each financial professional generally provides access to a range of investment products, such as stocks, bonds, exchange-traded funds (ETFs), mutual funds, annuities, and alternative investments. Please note that the range of investment options available to you may be limited depending on the licenses your Financial Professional holds. We encourage you to ask your Financial Professional whether any investment limitations apply.

BROKERAGE ACCOUNTS

In a brokerage account, your Financial Professional can offer recommendations to buy, sell, or hold securities but you make the final investment decisions. Information regarding the differences between broker-dealers and investment advisers, as well as their respective service offerings, is summarized in the Form CRS.

REQUIREMENTS TO OPEN A BROKERAGE ACCOUNT

QCAP retains the authority, in our discretion, to decline to open or maintain any account or service, and to decline to accept or act upon any order or instruction.

RETIREMENT ACCOUNTS

When providing brokerage services, QCAP acts solely in the capacity of a registered broker-dealer, and not as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

ADVISORY ACCOUNTS

Information regarding Quint Capital Management's investment advisory business practices and accounts is summarized In the Form CRS and more fully described in the Form ADV. A copy of these disclosure documents is available from your Financial Professional.

ACCOUNT MONITORING

In an investment advisory account, IARs conduct ongoing monitoring of accounts tailored to the financial advisors' relationship with the particular client. In contrast, in a brokerage account or relationship, we are neither required nor agree to provide account monitoring services. Although individual financial professionals may voluntarily consider holdings in your brokerage account for purposes of determining whether to provide any recommendations to you, this does not constitute an account monitoring service for that brokerage account. This distinction between a brokerage account or relationship from an advisory account or relationship is important and you should consider this distinction, among other factors, such as the payment of commission versus asset-based fees or the availability of discretionary advice, when deciding what kind of account or relationship to have with us.

INVESTMENT APPROACH

Your Financial Professional will seek to understand your objectives through communication with you about your financial situation, as well as your unique needs and preferences, prior investment experience, risk tolerance, and other important information about you. Periodically reviewing and refreshing your investment strategy with your Financial Professional is essential to ensuring your investment portfolio remains appropriately aligned with your risk tolerance and objectives. With that in mind, please notify your Financial Professional of any changes to your financial or personal circumstances.

SECTION 4: COMPENSATION, COSTS AND FEES

COSTS AND FEES

The costs you pay depend on whether you choose brokerage services, advisory services, or both.

In a brokerage account, each time you buy or sell securities, you will pay a commission and transaction fees. QCAP and the clearing firm each charge a transaction fee, also called a ticket charge on each transaction. If you buy or sell an option, you will pay a commission and a transaction fee/ticket charge based on the number of option contracts. You may pay upfront or ongoing fees to a mutual fund or other product issuer, a portion of which is typically paid to the clearing firm in connection wi1h your transaction; the clearing firm may share that revenue with us.

Commissions are charged by us for recommendation and/or consideration of the financial professional's involvement in a transaction. Generally, commissions are calculated based on the principal purchase or sale amount involved and vary depending on product type, quantity of securities purchased, and other factors. Commissions on non-option equity trades will not exceed 5% of the principal amount, lower charges are typically negotiated between the client and the financial professional Please ask your Financial professional for the amount of commission that will be charged on a transaction.

Trade execution and trade clearances are charged on each transaction by the clearing firm that holds your account, some of these charges may be shared by the clearing firm with QCAP. The cost of these fees will vary based on the type of transaction, the product type, and the size of the trade. Option trades incur a per contract fee. The clearing firms provide their fee schedule to you when you open an account and periodically thereafter. The following links to the firm's websites will provide access to the current fee schedule: www.quintcapital.com.

Typically, a brokerage commission and the transaction fees are charged to clients by adding to the principal amount of a purchase or subtracting from the proceeds of a sale of a security. Commissions and transaction fees are included on the trade confirmation sent to you by the clearing firm that holds your account.

Some investments offered by QCAP have other associated costs and fees as detailed in the product's offering documentation. It is imperative that you read and understand a product's relevant offering documentation prior to deciding to invest in that product.

In an advisory account, the annual fee for advisory services is negotiated between the client and the Investment Advisor Representative and will generally run from 0.50% to 2.75%. This fee is calculated based on your "account value," which means the value of your entire portfolio inclusive of the market value of positions held on margin, if any. The annual fee will be prorated and deducted monthly in arrears on or shortly after the last business day of the month, either based on the account value on the last business day of the preceding calendar month or based on the average daily balance during the preceding month depending on your account custodian.

Quint Capital Corporation receives a portion of the advisory fee charged to the client pursuant to an agreement with Quint Capital Management, the IAR. The advisory fee does not include any transaction fees.

You may pay fees to a mutual fund or other product issuer, a portion of which is typically paid to us or the clearing firm in connection with your transaction. Additional information about Quint Capital Management's advisory and fees is available in your investment advisory agreement and in the form ADV Part 2A Brochure.

Clearing Firm/Custodian Account Fees. The clearing firm that maintains your brokerage or advisory account charges certain fees according to a fee schedule provided to you when an account is opened, when amended and periodically thereafter. This may include but may not be limited to periodic account maintenance or individual Retirement Account ("IRA") custodial fees, as well as processing, service, and account fees upon certain events or occurrences. You will incur interest charges if you borrow on margin or through a securities-based loan. Certain investments, such as mutual funds have embedded fees that are generally paid by you to the companies that sponsor, manage, or promote the investment. These fees may be paid to us and/or the clearing firm holding your account.

FINANCIAL PROFESSIONAL COMPENSATION

We pay financial professionals at QCAP a portion of the commissions that are charged. The commissions that you pay will generally increase as the volume of trades increases in a brokerage account.

We pay financial advisors at Quint Capital Management a portion of the advisory fees that you pay. Financial Advisors' compensation generally will increase as the level of assets under management in advisory accoun t increases.

In addition to commissions and transaction fees, some products and services have other associated costs and fees, as detailed in a product's relevant offering documentation. It is imperative that you read and understand a product's relevant offering documentation prior to deciding to invest in that product.

Financial professionals are paid higher compensation on products managed by certain affiliated entities of the firm. These affiliated products pay additional, and often times significantly higher compensation than other products.

When a financial professional chooses to become an associated person of our firm, we may pay the financial professional compensation in connection with the transition from their prior firm.

NON-CASH COMPENSATION

We may also receive various forms of non-cash compensation from product vendors who sell or issue mutual funds, annuities, insurance, and other securities. Among other things, we may receive paym ent of expenses related to training and educational efforts directed toward financial professionals. We may also receive meals and entertainment of reasonable and customary value, and gifts up to $100 per Issuer or vendor per year

OTHER COST AND FEE DISCLOSURES

Information regarding brokerage and advisory accounts and applicable fees is summarized in the form CRS and advisory fees are more fully described in the Form ADV, Part 2A Brochure and Advisory Agreement. A copy of these disclosure documents is available from your Financial Professional and can also be located at www.quintcapital.com and for custodian fees, from the account custodian directly. Clients should carefully review these disclosure documents when deciding whether a fee-based account or a brokerage account is more suitable for them.

You will pay costs and fees whether you make or lose money on your investments. Costs and fees will reduce any amount of money you make on your investments over rime. Please make sure you understand what costs and fees you are paying. You have the option to purchase almost all investment products that we recommend through other broker-dealers, and it may cost you more or less to do so.

SECTION 5: INVESTMENT RISK/ENDED HOURS TRADING RISK

OVERVIEW

We offer a variety of investment p r o ducts, but we do not offer all securities available to the market. Deciding which products and services to invest in can be complex. It is important for you to work with your Financial Professional to evaluate whether the objectives, risk s , costs, and other characteristics of a product or service are aligned with your individual needs and objectives.

Certain products have offering docume nts that are created by the issuer to provide additional information specific to that product. These documents provide information regarding the potential risks, rewards and costs associated with the product. It is imperative that you read and understand a product's relevant offering documentation prior to deciding to invest in that product. Offering documents for products or services offered by our affiliates will contain additional information related to conflicts of interest specific to the affiliate relationship.

UNDERSTANDING INVESTMENT RISKS

Your Financial Professional may recommend many different types of securities, including mutual funds, ETFs, equities, options, and fix ed income securities. Investing in securities involves a risk of loss that clients should be prepared to bear. We do not represent or guarantee that any methods of analysis employed can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market movement We cannot offer any guarantees or promises that clients' financial goals and objectives will be met. Past performance is not an indication of future performance.

A principal risk of any investment is that despite any comprehensive analysis, the security or instrument will not perform as expected. This can be due to, among other things:

Market Risk: The success of client portfolio activities will be affected by general economic and market conditions, such as interest rates, availability of credit, inflation rates, commodity prices, economic uncertainty, changes in laws, trade barriers, currency fluctuations and controls, national and international political circumstances. pandemics, global warming, cyber events, and other unforeseen situations. These factors may affect the level of volatility of securities prices and the liquidity of investments in client portfolios. Such volatility or illiquidity could impair profitability or result in losses.

Equity Risk: Investments in equity securities generally involve a high degree of risk. Prices can be volatile and market movements difficult to predict. Price movements may result from factors affecting individual companies or industries, or the market as a whole. Price changes may be temporary or last for extended periods. Prices of growth stocks may be more sensitive to changes in current or expec t ed earnings than prices of other stocks. Prices of stocks may fall or fail to appreciate regardless of movements in securities markets. A higher level of activity, or increased trading may result in higher transaction costs and higher taxes in t a xable accounts and may also affect the strategies' overall performance.

Management Risk: The strategies u tilized by financial professionals including Fund Managers and ETF portfolio management teams may not always be successful.

Fixed Income Risks: Investments in fixed income securities may involve numerous risks including credit, interest rate, reinvestment, and prepayment risk; all of which may affect the underlying price/value and the potential for substantial price volatility. In general, securities with longer maturities tend to be more sensitive to price changes. The ratings assigned by rating agencies will likely impact the value. Additionally, the

prices of high-yield, fixed Income securities tend to fluctuate more than high-quality debt issues. Prices for corporate debt securities are sensitive to developments affecting the company's business, and prices may be linked with the company’s stock prices. High-yield securities can experience sudden and sharp price swings due to changes in economic conditions. stock market activity large sales by major investors, default. or other factors. In the event of a default, the investment may suffer a partial or to al loss.

Increased Regulations: Recent events have focused attention upon the necessity t o maintain adequate risk controls and have led to increased governmental and self-regulatory authority scrutiny of many industries, Including the financial industry. Governments have also expressed concern regarding disruptive effects of speculative trading, and the need to regulate the markets in g e n e r a l . Any regulations that restrict the ability to utilize broker-dealers and counterparties to extend credit or restrict trading activities could adversely impact returns.

Market liquidity Risks: The value of securities held in client accounts that are traded on exchanges and the risks associated with holding these positions vary in response to events that affect asset markets in general. Market disruptions, such as those that occurred in 1987, 2001, 2008, 2010 and the Covid-19 crash of 2020 could lead to violent price swings in securities held within client portfolios and could result in substantial losses. Portfolios managed according to computer algorithms triggered by price fluctuation or other automated trading signals may be affected in a particularly negative way in the event of such market disruptions.

Small Capitalization Company Risk: Investments in smaller and less established companies tend to be more volatile than larger, more established companies. Such volatility could adversely impact account values.

Large Company Risk – Large cap stocks can perform differently from other segments of the equity market, or from equity markets as a whole. Large capitalization companies may be less flexible in evolving or unable to implement changes as quickly as smaller capitalization companies.

Leverage and Derivative Products Risk: Leverage and derivative products have an inherent heightened risk of loss. Leverage and derivatives imply borrowing capital. When such borrowing is deployed, losses can escalate quickly should the investment suffer even small losses

Options Risk: The risk that the counterparty that wrote the option will be unable or unwilling to perform its obligations under the option contract, or the options may become illiquid and difficult to close. Options are a derivative of stocks. An option derives its value from the price of the underlying stock. Some option strategies may result in losses that exceed the total amount of principal.

Tax Risk: Some strategies, including transactions in options contracts, can be subject to special tax rules. This may have adverse tax consequences for the account holder. Clients should consult their own independent tax advisor.

Extraordinary Events: Global terrorist activity, global pandemics, cyber-attacks, Acts of God, and war may negatively affect general economic fortunes, including sales, profits, and production, and may lead to depressed securities prices and/or the unavailability of trading facilities and infrastructure.

Potential Concentration: Highly concentrated positions in **issuers,** or in i**ssuers** engaged in one or a few industries may increase the risk of loss

relative to the market as a whole.

UNDERSTANDING EXTENDED HOURS TRADING RISK:

"Extended hours trading" means trading outside of "regular trading hours." **"Regu**lar trading hours" generally means the time between 9:30 a.m. and 4:00 p.m. Eastern Standard Time.

You should consider the following points before engaging in extended hours tradin g:

- **Risk of Lower Liquidity** - Liquidity refers to the ability of market participants to buy and sell securities. Generally, the more orders that are available in a market, the greater the liquidity. Liquidity is important because with greater liquidity it is easier for investors to buy or sell securities, and as a result, investors are more likely to pay or receive a competitive price for securities purchased or sold.

  There may be lower liquidity in extended hours trading as compared to regular trading hours. As a result, your order may only be partially executed, or not at all.

- **Risk of Higher Volatility** - Volatility refers to the changes in price that securities undergo when trading. Generally, the higher the volatility of a security, the greater its price swings. There may be greater volatility in extended hours trading than in regular trading hours. As a result, your order may only be partially executed, or not at all, or you may receive an inferior price when engaging in extended hours trading than you would during regular trading hours.

- **Risk of Changing Prices** - The prices of Securities traded in extended hours trading may not reflect the prices either at the end or regular trading hours, or upon the opening the next morning. As a result, you may receive an inferior price when engaging in extended hours trading than you would during regular trading hours.

- **Risk of Unlinked Markets** - depending on the extended hours trading system or the time of day, the prices displayed on a particular extended hours trading system may not reflect the prices in other concurrently operating extended hours trading systems dealing in the same securities. Accordingly, you may receive an inferior price in one extended hour trading system than you would in another extended hours trading system.

- **Risk of News Announcement** - Normally, issuers make news announcements that may affect the price of their securities after regular trading hours. Similarly, important financial information is frequently announced outside of regular trading hours. In extended hours trading, these announcements may occur during trading, and if combined with lower liquidity and higher volatility, may cause an exaggerated and unsustainable effect on the price of a security.

- **Risk of Wider Spreads** - The spread refers to the difference in price between what you can buy a security for and what you can sell it for. Lower liquidity and higher volatility in extended hours trading may result in wider than normal spreads for a particular security.

SECTION 6: ADDITIONAL IMPORTANT INFORMATION

FINANCIAL ADVISOR CERTIFICATIONS AND **PROFESSIONAL DESIGNATIONS**

The ability to provide financial advice and conduct sales activities in the securities and insurance industries requires registration with a regulatory body. Conversely, professional designations are generally administered by an issuing organization (independent from us) that determines the criteria needed to earn the designation. Some designations involve fairly rigorous standards to earn and maintain the designation, allow investors to verify the status of individuals claiming to hold that designation, and a few even have a formal disciplinary process. Other designations may have less rigorous requirements. If your Financial Professional holds out a designation, you should discuss with your Financial Professional the meaning of such designation. For additional information. please visit FINRA's Professional Designations tool on its website at **www.finra.org/investors/professional-designations.**