



## ADV Part 3 - Client Relationship Summary (Form CRS) - May 2, 2024 Quint Capital Corporation (BD) and Quint Capital Management (RIA)

### Introduction

Quint Capital Corporation, (QCC) is registered with the Securities Exchange Commission and provides Investment Management, Securities Brokerage and Insurance Brokerage Services to Individuals, Corporations, Institutional and other types of clients. QCC is a member of the Financial Regulatory Authority (FINRA), the Municipal Securities Rulemaking Board (MSRB) and the Securities Investor Protection Corporation (SIPC). 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 <https://www.investor.gov/CRS>, which also provides educational materials about Broker-Dealers, Investment Advisers, and investing in general.

### CONVERSATION STARTERS – ASK YOUR FINANCIAL PROFESSIONAL:

*Given my individual financial situation, should I choose an investment advisor service or a brokerage service or both?  
Under what conditions should I make these choices?  
How will you choose investments to recommend to you?  
What are the advantages/disadvantages of an IRA vs. a 401(k)?  
What is relevant experience, including licenses, amount of experience in this industry, education and other qualifications?  
What do these qualifications mean?  
These are just suggested questions. You should feel free to ask as many questions and seek as much information as you need to make an educated decision about the investment services you wish to use.*

### What Investment Services and Advice can you provide?

QCC is a Broker-Dealer and an Investment Advisor that offers securities brokerage and investment advisory/management services to a variety of different Clients. QCC does business as Quint Capital Management (QCM) when providing Investment Management Services. Additionally, QCC is a registered insurance agency, with the NYS Department of Financial Services under the name Quint Cap and Quint Capital Benefit Corp., which offers insurance products such as life insurance, variable and fixed annuities, variable universal life contracts and group insurance plans to individuals and corporate clients.

We will refer to QCM when discussing Investment Management Service and QCC when discussing Securities Brokerage Services.

#### Securities Brokerage Services

When QCC acts as a broker-dealer, we offer clients equities (both listed and OTC), Exchange Trade Funds, US Treasury Securities, mortgage-backed securities, municipal securities, corporate bonds, mutual funds, variable insurance products and various private securities offerings. We offer mutual funds from a number of mutual fund families that include both open-end and closed-end funds from a wide range of equity and fixed-income asset categories. We do not provide ongoing monitoring of brokerage accounts unless specifically stated in writing when the account is opened. QCC does not offer proprietary products and is not a broker dealer offering a limited menu of products or investments. Your brokerage account will be non-discretionary. Your Advisor will provide you with investment advice, but you will ultimately decide whether to buy or sell securities in your account.

#### Investment Management Services

When acting as an Investment Advisor, QCM offers its clients both discretionary and non-discretionary Investment Management Services that include Separately Managed Accounts, and Pension Consulting Services.



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QCM's clients include Individuals and Corporations. QCM provides ongoing monitoring for these accounts. Our investment advisory services include these management options:

1. **Non-discretionary:** if you choose this option, you will receive asset allocation advice tailored to your specific profile which may include separately managed accounts (SMAs), mutual funds, limited partnerships and other financial products. Your Advisor may only change your asset allocation and manager selections with your prior approval. You make the final decision regarding the purchase or sale of investments. You may allow your Advisor to decide the timing and price of the purchase or sale.
2. **Discretionary:** if you choose this option, your Advisor will purchase and sell securities, mutual funds, and choose outside managers for your portfolio on your behalf without obtaining your approval before each transaction. Your Advisor will also select individual stocks, bonds, exchange traded funds (ETFs) and other financial instruments based on your financial profile, investment experience and risk tolerance.

### Investment Reviews

QCM provides annual reviews of client's investment advisory accounts. Clients may request more frequent accounts review meetings. Account reviews typically cover a wide range of topics that include asset allocation, portfolio holdings and investment performance. At each review, the suitability of the investment strategy is confirmed with the client. Additionally, QCM provides written investment reports to each investment client on a quarterly basis. Reports show asset allocation, portfolio holdings and investment performance.

## **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 Fees Will I Pay?

Most advisory clients pay an annual asset-based advisory fee. This fee is computed as a percentage of the total value of the assets in your account at the end of each calendar quarter. This fee is stated in the Advisory Services Agreement that both you and QCM sign. Asset-based Advisory fees are deducted from your account quarterly in advance. The asset level at the end of each quarter is multiplied by  $\frac{1}{4}$  of the annual fee to compute the amount you will be charged. As an example, if you have a \$1 million portfolio at quarter-end and you have agreed to a 1.25% annual fee, your quarterly fee will be \$3,125 computed as:  $(\$1,000,000/4) \times 1.25\%$ .

Note that the more assets you keep at QCM, the higher your advisory fees typically will be, and since fees can be negotiated, you may pay more than other clients for the same level of service. Also, because we bill you in advance, we adjust your fee if you add or remove money during any calendar quarter. Specifically, if you take \$10,000 or more out of your account during a quarter, we will later refund a portion of your quarterly fee. But if you add \$10,000 or more to your account during the quarter, we will charge you more at the beginning of the next quarter.

If your account is invested with an outside investment manager, any fee charged by that manager will also be paid by you. You will also incur expenses when you invest in mutual funds, (including no-load funds), ETFs and alternative funds such as limited partnerships. If your account is a retirement fund such as an IRA or a Roth IRA, you usually are charged additional custodial fees. Note that QCM does not receive any fees for providing you with access to outside investment managers. QCM receives no fees other than the advisory fee stated in your Advisor Services Agreement. As a brokerage client you will pay a commission on every trade that you or your QCM Advisor execute in your account. You will pay a commission



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if you buy or sell an individual stock, ETF, option, or bond. We list the commissions for brokerage transactions on the confirmation for each trade.

With stocks and mutual funds, your commission will vary based on the dollar value of the trade. You may be subjected to a minimum commission charge. You may be charged other fees too, such as custodial or foreign currency fees. Note that the more trades you execute in your account, the more you will pay in commissions and other fees. This creates an incentive for your QCM Advisor to place trades in your account more frequently. However, your QCM Advisor does not have discretion over your brokerage account, so the number of trades executed is always up to you.

### **CONVERSATION STARTER – ASK YOUR FINANCIAL PROFESSIONAL:**

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

What are your legal obligations to me when providing recommendations as my broker dealer or when acting as my investment advisor?

When we provide you with a recommendation as a 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 creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you.

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

Here is an example of a potential conflict of interest and how we mitigate that conflict. There are two Investment Management alternatives that are offered for QCM's clients - Internal Portfolio Management (IPM) and External Portfolio Management (EPM). The potential conflict is purely economic. For IPM, the internal investment professional receives a greater amount of compensation, in consideration of the portfolio management service they provide. For EPM, the internal investment professional receives less compensation since the external portfolio manager requires compensation in consideration of their services. We mitigate this conflict by clearly explaining to prospective clients all of the available portfolio structure alternatives and their applicable fees. It is the client that decides which alternative is more appropriate for them, based solely on their personal preference. In general, the larger institutional accounts are more inclined to opt for the EPM alternative.

Quint Capital Management (QCM) participates in a program whereby excess cash in clients' advisory accounts is swept to an omnibus account maintained by The Royal Bank of Canada (RBC), QCM's primary custodian. An amount equivalent to the aggregate amount of such cash swept each day is then transferred to omnibus money market accounts at RBC and other banks unaffiliated with QCM. Pursuant to its overall custodial agreement with RBC, QCM receives a percentage of fees received from omnibus money market accounts at RBC and also from RBC in connection with applicable cash swept to money market accounts at unaffiliated banks under the program. Such fees are paid to RBC directly by the money market company, are not deducted from client accounts and do not represent 12b-1 fees earned by QCM. QCM does not believe this arrangement creates a conflict of interest with its clients, since QCM's main objective is to enhance client's account values by investing client funds within the stock and bond capital markets, not the money market. Any client participation in a money market account constitutes a very small portion of client assets and is used on a temporary basis in between more important investments within the stock and bond capital markets.



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If you have both a fee-based advisory account and a commission-based brokerage account, QCM and QCC will take appropriate action to avoid conflicts or situations that might be disadvantageous to you.

### **CONVERSATION STARTER – 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?

The Investment Advisor has no disciplinary history, but its broker-dealer counterpart has disclosures. Visit <https://www.investor.gov/CRS> or <https://brokercheck.finra.org> for free and simple search tools to research us and or financial professionals. This information is also available by requesting a copy of our Firm Brochure Part II.

### **CONVERSATION STARTER – ASK YOUR FINANCIAL PROFESSIONALS:**

*Who is my primary contact person?*

*Is he or she a representative of an investment advisor or a broker dealer?*

*Who can I talk to if I have concerns about how my investment advisor is working with me?*

### **Who Will Be My Primary Contact Person?**

The Advisor at our firm that you choose to work with will be your primary contact. If you would like additional information about our services, up-to-date information about our advisory or brokerage services, or a copy of this CRS disclosure please call (212) 682-5090. Our Form CRS is also available on our website at <https://www.quintcapital.com> along with other important disclosure information.