

## Customer Relationship Summary

May 5, 2025

QuantRiver Financial LLC is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer. It is also a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). **As a broker-dealer we provide brokerage accounts and services rather than advisory accounts and services.**

Brokerage and investment advisory services and fees differ, and 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.

This document gives you a summary of the types of services we provide and how you pay. There are some suggested questions that follow each description.

### What investment services and advice can you provide me?

While we offer our brokerage services mainly to institutional customers, we provide some of those brokerage accounts and services to retail investors. The primary accounts we offer are cash and margin accounts, but we also offer retirement and custodial accounts (collectively, “brokerage accounts”). We do not impose any minimums to open or maintain an account.

Our services consist of providing access for buying and selling of public securities to clients through trading platforms. Our focus is in making available US equities, though we have the ability to offer Exchange Traded Funds (“ETF”s), fixed income, futures, options on futures, and mutual funds within your account. For any of these brokerage accounts, no recommendations are offered to retail investors as part of our services, and we do not monitor investments on our client’s behalf. We will deliver account statements to you at least each quarter in paper or electronically.

You may select investments and the ultimate investment decision as to your investment strategy and the purchase or sale of investments will be yours.

We offer a limited selection of investments, but do not offer any proprietary products. Other firms may offer a wider range of products and services, some of which might have lower costs.

#### Conversation Starter

Ask this Question: Given my financial situation, should I choose a brokerage account? Why or why not?

Ask this Question: How will you choose investments to recommend to me?

Ask this Question: What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.

### What fees will I pay?

The fee you pay is based on the specific transaction and not the value of your account and will generally be charged as a fee per amount of securities purchased or sold or a part of the price you pay for the security.

With equities or exchange-traded funds, this fee is usually a separate commission. Fees range and are generally charged on a per share basis. With other investments, such as transactions in public offerings this fee might be part of the price you pay for the investment (called a “selling concession”). With other investments, such as mutual funds, a fee typically called a load is charged and reduces the value of your investment.

There are other service fees that may apply to brokerage accounts carried by our clearing firm, InteractiveBrokers, LLC which can change from time-to-time, but may be found by referring to its service fees ([ibkr.com/minimums](http://ibkr.com/minimums) and [ibkr.com/otherfees](http://ibkr.com/otherfees) and [ibkr.com/commissions](http://ibkr.com/commissions)).

The more and larger transactions in your account, the more fees we charge you. We therefore have an incentive to encourage you to engage in larger and more frequent transactions.

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.

Conversation  
Starter

Ask this Question: 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? How else does your firm make money and what conflicts of interest do you have?**

We **do not** provide recommendations. 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 services we provide you. Here are some examples to help you understand what this means.

We may encourage you to increase your trading activity, which will increase our compensation because our fee is based on transaction activity and volume.

Conversation  
Starter

Ask this Question: How might your conflicts of interest affect me, and how will you address them?

**How do your financial professionals make money?**

Our Financial Professionals are paid salaries and bonuses. They are not paid based on individual client transactions.

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

Yes. Our firm has legal or disciplinary history, but our Financial Professionals do not have legal or disciplinary history. This history can be reviewed on BrokerCheck (BrokerCheck.Finra.org), which is FINRA's free tool to research background information of brokers, advisers and firms.

Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Conversation  
Starter

Ask this Question: As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information. We encourage you to seek additional information.**

For additional information about our brokers and services, visit Investor.gov, BrokerCheck (BrokerCheck.Finra.org), our web site (www.qrfin.com), and your account agreement. You may reach us at (239) 244-8787.

Conversation  
Starter

Ask this Question: Who is my primary contact person? Is he or she a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?