

AAG Capital, Inc.
Client Relationship Summary (“CRS”)
July 2025

AAG Capital, Inc. (“AAG” or the “Firm”) is registered as a broker-dealer with the U.S. Securities and Exchange Commission (“SEC”) and is a member of Financial Industry Regulatory Authority, Inc. (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Brokerage and investment advisory services differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research Firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisers and investing. It is the responsibility of the FIRM to circulate Form CRS within 30 days to all retail customers after filing with the SEC and / or after material change. In addition, the Firm will recirculate Form CRS to existing customers within 60 days of required amendment(s).

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer a limited range of brokerage services and products to our clients, principally related to variable annuities and tax-driven private placements. We make recommendations to retail customers concerning such securities. We do not monitor your investments. We do not accept discretionary authority over your account, and you make the ultimate decision regarding the purchase or sale of investments. No minimum account size is required to open or maintain an account for you, although certain products require minimum investments. Further information regarding our brokerage services is available by contacting your representative at 866-241-8078.

You should ask the broker you work with the following questions:

- *Given my 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 your licenses, education and other qualification? What do these qualifications mean?*

WHAT FEES WILL I PAY?

Customers of AAG will typically pay 7% for variable annuities, but that number can vary based on the type of annuity chosen and share class, when applicable. The Firm typically receives a maximum upfront commission of 7% for the sale of alternative investments such as private equity funds, real estate investment trusts (REITs), 1031 Exchanges in Delaware Statutory Trust (DST), and business development companies (BDCs), but this amount can vary, and some investments may offer multiple share classes. Many investment products charge fees and costs that are separate from and in addition to the commissions and fees that the Firm and financial professionals receive. Customers can be charged direct fees and charges by the product providers for miscellaneous account and transaction services. In some cases the Firm may receive a portion of these fees. You will pay fees and costs whether you make or lose money on your investment. 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 a complete list of charges and fees you should review your account agreement and/or fee schedule and discuss with your financial professional. To see detailed information regarding the investment-and-other fees which may be charged by the issuer, you should view the relevant Private Placement Memorandum (PPM). Additional detailed information regarding fees and costs associated with your account can be obtained by contacting your representative at 866-241-8078.

You should ask the broker you work with:

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?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

AAG and its professionals receive compensation from customers or indirectly from the investments a customer makes. This compensation takes the form of an upfront commission, aforementioned fees and/or ongoing trailing compensation paid by mutual fund companies, insurance companies or other issuers of investment products our customers invest in. Typically, AAG receives selling compensation and shares a percentage of the selling compensation with your financial professional. Because the amount of selling compensation charged can vary between different securities and products, this could create an

incentive to sell certain investments over others. It could also create an incentive to conduct a higher number of transactions. A Registered Representative's compensation package typically includes a percentage of the selling compensation described herein, but he/she may also receive salary and other cash or non-cash compensation and benefits that may be tied to the amount revenues they generate. In addition, your financial professional can receive a greater percentage of their sales revenue, based on the total revenue they generate. Accordingly, your sales representative has an incentive to recommend more costly products or recommend additional transactions to obtain a greater percentage of the overall revenues. In addition to the sales compensation described above, the Firm also receives additional compensation from third parties, such as 12b-1 fees. This additional compensation creates an incentive for the Firm to recommend certain investments over others and in some cases to recommend continuing to hold them. The Firm is affiliated with other entities, including Accurate Wealth Management and Altium Investment Strategies, LLC, which are registered with the Securities and Exchange Commission as an Investment Adviser, and with Accurate Advisory Group, Inc., a licensed insurance agency. The Firm and your financial professional are incentivized to refer you to all these affiliates as it generates additional compensation for the Firm and financial professional, directly, or through the enterprise. The Firm may also receive a portion of the commissions charged by other broker-dealers to whom it refers persons, who may clients of the Firm or clients of a Firm affiliate, who may be interested in transacting in products not offered by the Firm, such as Structured Notes.

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?

When we provide you with a recommendation, 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 recommendations, we provide you. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours. In making recommendations to you, we will consider alternatives among the limited kinds of products we sell. Here are some examples to help you understand what this means:

- We have an incentive to have you make investments since you are charged fees for each investment; you will be charged more if you make more investments. We may receive additional compensation if you continue to hold an investment, which creates an incentive to recommend that you continue to hold an investment.
- We have a direct financial incentive to offer or recommend that you invest in certain investments because the issuer or sponsor of those investments or another third-party has entered into an agreement with us in which we are paid a cash fee and/or receive non-cash compensation related to the investments you make.

You should ask your broker:

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

DO YOU OR YOUR FINANCIAL PROFESSIONAL HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Customers of the Firm may visit [Investor.gov](https://investor.gov) for a free and simple search tool to research our Firm and our financial professionals. To report a problem to the SEC, visit [Investor.gov](https://investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, call 301-590-6500. If you have a problem with your investments, investment account or a financial professional, contact us in writing at AAG Capital Inc., 2211 Ashley Oaks Circle, Wesley Chapel, FL 33544.

You should ask your broker: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information: You can find additional information about our brokerage services at <https://brokercheck.finra.org/firm/summary/188>. You can also request an up-to-date copy of this relationship summary from your broker or by calling 866-241-8078.

You should ask your broker:

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?