



ADV Part 3 – Client Relationship Summary (Form CRS)

Quint Capital Corporation (BD) & Quint Capital Management (RIA)

September 15, 2025

Item 1. Introduction

Quint Capital Corporation, (QCC) is registered with the Securities Exchange Commission as a dual registrant investment advisor and broker-dealer 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). Quint Capital Management (QCM) is an SEC Registered Investment Adviser (RIA). Brokerage and Investment Advisory services and fees differ. It is important for you to understand these differences. Reference is made to QCM when discussing Investment Management Service and QCC when discussing Securities Brokerage Services.

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. This Client Relationship Summary is being provided to you to summarize all of the available relationships and services we offer to retail investors.

Item 2. Relationship and Services

What Investment Services and Advice can you provide? We offer both brokerage and investment advisory services. Each client is addressed with both services in mind and after careful consideration, the most appropriate agreement is entered into. Our brokerage services include buying and selling securities at your direction and providing you with investment recommendations, research, financial tools and planning services, and investor education from time to time or at your request. We offer mutual funds, exchange traded funds (ETFs), domestic and international equities, fixed income securities, certificates of deposit (CDs) and structured notes, variable annuities, and certain private securities offerings. Unless we separately agree in writing, we do not monitor your brokerage account, and you make the ultimate decision regarding the purchase or sale of investments.

Our advisory services include our asset allocation services using mutual funds, exchange traded funds (ETFs), domestic and international equities, options, fixed income securities, certificates of deposit (CDs) and structured notes and managed portfolios from third-party investment managers. Our asset allocation services are “discretionary”— meaning that we will make the ultimate investment decisions, according to your investment objectives, using discretion. The third-party managers we make available to you will invest your account on a discretionary basis using mutual funds, ETFs, and other securities. We, or the third-party manager, will continually monitor your advisory account and investments as part of your standard services. You must meet certain investment minimums to open an advisory account. The minimum investment advisory account size is \$10,000 in assets under management. Clients with assets below the minimum account size can pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management. QCM has the discretion to waive or reduce the account minimum and fee. Accounts of less than \$10,000 can be set up when the client and the advisor anticipate the client expects to add additional funds to the accounts, bringing the total to \$10,000 within a reasonable time. Other exceptions will apply to employees of QCM and their relatives, or relatives of existing clients, or other circumstances by QCM on a case-by-case basis.

QCC is a registered insurance agency with the NYS Department of Financial Services under the name Quint Cap and Quint Capital Benefit Corp. and offers insurance products such as life insurance, variable and fixed annuities, variable universal life contracts and group insurance plans to individuals and corporate clients.

Conversation Starters - Ask your financial professional:

- *Given my individual financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *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?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees or costs will I pay? The fees you pay depend on whether you choose brokerage services, advisory services, or both. For brokerage services, the most common fees and costs are transaction-based fees for recommendations and execution of securities trades. Depending on the investment product you select, these fees can include up-front commissions, as well as fees that are charged on an on-going basis for as long as you hold the investment ("trails"). If we buy a security from you or sell a security to you for our own account (as "principal"), we may mark the price up or down, which is a benefit to us. With stocks and mutual funds, your commission will vary based on the dollar value. Some of our clients are offered commission discounts. We do not trade equities as principal. Your fees are different for bonds and Treasury securities, such as T-bills. If you buy a bond, your purchase price will include a "mark-up" charged by the selling broker to compensate that firm for its services. If you sell a bond, the broker purchasing the bond from you will pay you a price that is lower than the prevailing market value, a practice known as a "mark-down." Because we are compensated for transactions, we have an incentive to encourage you to trade more frequently and in greater amounts. The more trades you execute in your account, the more you will pay in commissions and other fees. This creates an incentive for your advisor to place trades in your account more frequently. However, your Advisor does not have discretion over your brokerage account, so the number of trades executed is always up to you. Clients will also pay fees for custodial or administrative services, as well as fees and expenses that are included in the expense ratios of certain of your investments, including in mutual funds, ETFs, and variable annuities. If your brokerage account is a retirement account such as a Traditional IRA, you will also be charged an annual fee by RBC as custodian. 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 financial professional will provide you with investment advice, but you will ultimately decide whether to buy or sell securities in your account. For additional information about the fees and costs for our brokerage services, please see our Regulation Best Interest Disclosure at <https://www.quintcapital.com/disclosures/>.

For advisory services, the principal fees and costs are "asset-based" meaning that the fee is calculated as a percentage of the assets invested in your advisory account according to the fee schedule in your advisory agreement with us. 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: $(\$1,000,000/4) \times 1.25\%$. Investment management fees are usually billed quarterly in arrears, based on the value of a client's accounts under management at the end of the preceding quarter. This means that the more assets you invest in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase your advisory account assets. This fee does not include most transaction costs and fees paid to a broker dealer or bank that

has custody of your assets. Our clients typically pay the advisory fee each quarter, but please see your advisory agreement for the payment frequency that applies to your account. You may also pay miscellaneous fees that your account's custodian may charge, including custodial fees, administrative fees, clearing fees, ticket charges, wire fees, transfer fees, bank charges and other fees, as well as fees and expenses that are included in the expense ratios of certain of your investments, including in mutual funds and ETFs. For additional information about the fees and costs for our advisory services, please see Form ADV Part II at <https://www.quintcapital.com/disclosures/>.

For brokerage and investment advisory accounts, our clearing firm, RBC Clearing and Custody, will deliver, no less than quarterly, your account statement in paper or electronic format. 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 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 as my broker-dealer or when acting as my investment advisor? When we provide you with a recommendation as your broker dealer or act as your investment advisor, 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 and investment advice we provide you.

Conversation Starter - Ask your financial professional:

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

Examples of Ways We Make Money and Conflicts of Interest

Third-Party Payments: We receive payments from third party product sponsors and managers (or their affiliates) when we recommend or sell certain products. As such, we have an incentive to recommend (or to invest your assets in) products of third parties that pay us over products of third parties that do not pay us or pay us less. QCM participates in a program where excess cash in advisory accounts is swept into an omnibus account maintained by our custodian, RBC Clearing and Custody (RBC). QCM receives a percentage of fees received from the RBC omnibus money market account. 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. It is possible that this program creates a conflict of interest for our clients. QCC does not issue, sponsor, or manage proprietary products.

Principal Trading: We may buy or sell securities on a principal basis through our own account. Because we earn compensation (such as commission equivalents, mark-ups, mark-downs, and spreads) and can receive other benefits in principal transactions, we have an incentive to trade with you on a principal basis. We do not act as principal on equity trades.

Revenue Sharing: Investments for which the manager or sponsor of those investments or another third party (such as an intermediary) shares with us the revenue it earns from those investments.

Marketing Support Payments: We receive payments from third party product sponsors and managers (or their affiliates) for reimbursement of marketing expenses such as client seminars, events, and general marketing expenses.

Registered Insurance Agent: We receive additional compensation for providing insurance services to you. We have an incentive to recommend and provide these services to you.

Investment Programs: Two investment management alternatives are offered to QCM's clients-Internal Portfolio Management (IPM) and External Portfolio Management (EPM). Financial professionals receive greater compensation for IPM. Financial professionals receive less compensation for EPM since the external portfolio manager requires compensation for their services. This conflict is mitigated by clearly explaining all of the available portfolio structure alternatives and their applicable fees to prospective clients and thereby allowing them to decide which alternative is appropriate for them. In general, larger institutional accounts are more inclined to opt for the EPM alternative.

For additional information, please see our Regulation Best Interest Disclosure and Form ADV Part II [<https://www.quintcapital.com/disclosures/>].

How do your financial professionals make money?

Our financial professionals are compensated by a portion of the transaction-based commissions as well as ongoing fees, "trails" or advisory fees. Advisory fees are based on the value of your account at each quarter end and charged appropriately pursuant to your agreement with the firm. Typically, this is based on a tiered schedule, so the greater the household assets under management with us, the lower overall asset-based charge per invested dollar is applied. Commissions are charged based on a multitude of factors including, but not limited to, the share amount, price per share and total invested amount. Your financial professional is compensated as a percentage of overall commissions or management fees. As such, your financial professional has an incentive to offer you products and investment vehicles based on payout levels in either brokerage commissions or advisory service fees.

Item 4. Disciplinary History

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

Yes. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Conversation Starter – Ask you financial professional:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5. Additional Information

For additional information on either our brokerage or investment advisory services, please visit our website at <https://www.quintcapital.com> or go to FINRA BrokerCheck at <https://brokercheck.finra.org/firm/summary/26586>. If you would like to request a complimentary copy of our Form CRS, please contact us at Quint Capital, 230 Park Avenue, Suite 908, New York, NY 10169, call us at (212) 682-5090 or send an email to compliance@quintcapital.com. Our Form CRS along with other disclosure documents are available at website at <https://www.quintcapital.com/disclosures/>

Conversation Starter - Ask your financial professional:

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

Who will be my primary contact person?

The Adviser at our firm that you choose to work with will be your primary contact person.

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.

Material Changes to Form CRS-Client Relationship Summary

There are no material changes to this Form CRS.

Securities offered through Quint Capital Corporation, a member FINRA/MSRB/SIPC and is a SEC Registered Investment Advisor.



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