



## Client Relationship Summary as of August 25, 2023

QuadCap Wealth Management, LLC (QuadCap or we/us/our) is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools to research firms and financial professionals are available at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We provide investment advisory services to retail investors on a discretionary or non-discretionary basis at the election of our client. When providing discretionary investment advisory services, including portfolio management, we are permitted to buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis. Our investment programs are customized and individualized for our client's needs. When building client portfolios, we consider a client's particular circumstances, including risk tolerance, and look to diversify investments across many different types of securities, such as mutual funds, government backed securities and equity securities. We generally provide services to high net worth individuals, but do not have minimum investment requirements.

As part of our advisory services, we monitor client accounts at least annually in order to examine your investment objectives against current asset allocations, but monitor underlying investment performance continuously and not less than on a monthly basis. As part of our advisory services we also offer third-party asset manager selection with respect to all of or a portion of the client's account.

Financial Planning may be included as part of QuadCap's advisory services or as a standalone service. Standalone financial plans are not monitored. Our financial planning services include, but are not limited to, organization assessment, retirement planning, education planning, long-term care and tax planning.

QuadCap provides non-discretionary services to a small number of our clients. Non-discretionary services mean that you make the ultimate decision regarding the purchase or sale of investments.

For more information regarding our services, please see Items 4 and 7 of our Form ADV, Part 2A, by [clicking here](#) or visiting <http://adviserinfo.sec.gov>.

### What fees will I pay?

You will pay an asset-based fee for discretionary account management services, which means that we calculate your fee as a percentage of the total amount of assets you have under management. Our fees are assessed quarterly. More assets in your account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts. Our portfolio management fee will not exceed 1.00% of asset under management on an annual basis. For financial planning and consulting services we may charge hourly rates and flat-fee models.

#### *Conversation Starters:*

*Given my financial situation, should I choose an investment advisory 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 qualifications? What do these qualifications mean?*

#### *Conversation Starters:*

*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?*

You will pay fees and costs whether you make or lose money on 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. There are other fees and costs related to our investment advisory services and investments that you pay directly or indirectly. Examples of common fees include custodian fees, mutual fund fees and insurance fees. For more information, see our Form ADV Part 1A, Item 5.E. and Item 5 of Form ADV Part 2A.

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

*Conversation Starter:*

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

When we 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 can affect the investment advice we provide you. Here are examples to help you understand what this means.

Our firm makes money by offering products and services to you that we in turn earn money on and therefore have an incentive to sell these products to you. We receive a fee-split from third-party asset managers who we select for clients. This creates an incentive to work with third-party asset managers who offer higher fee splits.

For more information about these conflicts and interests and our policies in place to address them, please see Items 5, 10 and 11 of our Form ADV by [clicking here](#) or visiting <http://adviserinfo.sec.gov>.

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

Our portfolio managers are consultants and financial professionals. Our professionals earn compensation in the form of cash and may earn higher compensation based on the needs of the client. If the account is more complex, they will earn more. Some of our representatives also hold insurance licenses and can receive compensation from insurance sales, which may present a conflict of interest as they may have an incentive to sell such products or services based on their own financial gain.

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

*Conversation Starters:*

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting [www.quadcapwm.com](http://www.quadcapwm.com); emailing at [njohnson@quadcapwm.com](mailto:njohnson@quadcapwm.com) or calling us at (972)-818- 2400.

*Conversation starters:*

*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?*