



## FORM CRS Customer Relationship Summary – December 14, 2021

**Introduction:** QCA Capital Management, Inc (QCA Capital) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ. It is important to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

### **What Investment Services and Advice Can You Provide Me?**

QCA Capital investment advisory services include discretionary and non-discretionary investment management. QCA Capital provides advisory services to individuals, trusts, estates, pension and profit-sharing plans, charitable organizations, corporations and other businesses. When providing investment advisory services, we are held to a fiduciary standard that covers our investment advisory relationship with you. As fiduciaries, investment advisors are required to act in the best interest of their clients and not place their own interests ahead of yours. Our fiduciary will cover proprietary products if they were offered, however, we DO NOT offer any proprietary products. QCA Capital requires a \$500,000 minimum initial investment for investment advisory services. Discretionary management accounts are monitored on a continuous basis and no less than quarterly. For additional information please review our Form ADV Part 2A brochure Items 4, 7 and 13.

### **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?”

### **What Fees Will I Pay?**

Fees for ongoing investment management are calculated as an annualized percentage of assets under management including cash balances, accrued interest and dividends and are payable quarterly in arrears. Please review QCA Capital ADV Part 2 Item 5 “Fees and Compensation.” For ongoing investment management services where you pay a quarterly recurring fee based on the total value of your advisory account, the more assets there are in your advisory account, the more you will pay in fees, and the Firm may therefore have an incentive to encourage you to increase the assets in your account. The amount paid to the Firm does not vary based on the type of investments we select on your behalf or recommend to you.

QCA Capital’s Advisory fees do not cover all fees that you may incur. Other types of fees will be incurred in connection with QCA Capital advisory services including but not limited to transaction fees, postage fees, mutual fund expenses. These fees will be paid by you. You should understand the trading costs charged by the custodian and review the custodial statement for a record of all fees incurred in your accounts.

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. For additional details on how fees are calculated, refer to your Investment Management Agreement and QCA Capital’s ADV Part 2 item 5 “Fees and Compensation.”

### **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?”

**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?**

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 recommendations and investment advice, we provide you. Here are some examples to help you understand what this means.

Schwab Institutional (“Schwab”), Fidelity Institutional (“Fidelity”) and Quincy Cass Associates, Inc. (“QCA”) provide us and our clients with access to their brokerage services (trading, custody, reporting, and related services). QCA Capital is a wholly owned subsidiary of QCA, therefore there may be an inherent conflict of interest between the two entities. Schwab, Fidelity and QCA also make available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. These support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The availability of these services from custodians benefits us because we do not have to produce or purchase them. These services are not contingent upon us committing any specific amount of business in trading commissions or assets in custody. This creates an incentive for us to require that you maintain your account with Schwab, Fidelity and QCA, based on our interest in receiving these services rather than based on your interest in receiving the best custody services. This is a conflict of interest. We believe, however, that our selection of Schwab, Fidelity as custodian and Schwab, Fidelity and QCA as broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of all services offered by Schwab, Fidelity and QCA and not only the services that benefit only us. We do not engage in principal trading, proprietary products, or arrangements for soft dollar credits. For more information see ADV Part 2 item 12 “Brokerage Practices.”

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

**How else does your financial professionals make money?**

Our financial professionals can offer various types of investment management or advisory services and can earn more or less if a certain type of service, program or platform is recommended. Financial professionals are compensated based on the fees that are charged which are based on complexity required to meet your needs, the services you receive, asset levels and the revenue the firm earns from the advisor's advisory services. Since our financial professionals are compensated for the services they provide, there is an incentive for them to recommend their QCA Capital services, this is a conflict of interest.

**Do You or Your Financial Professionals Have Legal or Disciplinary History?**

“NO”. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starters “As a financial professional, do you have any disciplinary history? For what type of conduct?”

**Additional Information**

For additional information about QCA Capital, our services, and other important information please visit [Investor.gov](https://www.investor.gov), [brokercheck.finra.org](https://www.brokercheck.finra.org) or [quincycass.com](https://www.quincycass.com) and, if applicable, review your account agreement. You can also find additional information in our Form ADV Part 2 Brochure found on [Investor.gov](https://www.investor.gov) or [Quincycass.com/disclosures](https://www.quincycass.com/disclosures). You can get and request up-to-date information about QCA Capital, including a current copy of Form CRS, on our website at [quincycass.com/disclosures](https://www.quincycass.com/disclosures), by calling us at 310-473-4411, by emailing [info@quincycass.com](mailto:info@quincycass.com), or in our office during normal business hours.

**Conversation Starters**

“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 this person is treating me?”