

CUSTOMER RELATIONSHIP SUMMARY FORM

EuroCapital Advisors, Inc.

REGISTERED INVESTMENT ADVISOR, CRD# 126163
1001 Brickell Bay Drive, Suite 2700, Miami, FL 33131. (786) 621-5858

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This form is intended to provide a summary of the business practices and services provided by EuroCapital Advisors, Inc. ('ECA'). Should you have any questions about the contents of this form please do not hesitate to contact us at +1 (786) 621-5858. The information herein has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The registration as an investment adviser does not imply a certain level of skill or training. Additional information about ECA, is available on SEC's website at www.adviserinfo.sec.gov.

ITEM 1. INTRODUCTION

ECA is an investment adviser registered with the Securities and Exchange Commission (SEC) which provides discretionary and non-discretionary investment management services to institutional and individual investors. ECA is an independent investment advisory firm founded in 2003. Firm's main objective is to provide personalized, unbiased and transparent financial advisory services to clients (both individuals and institutions). The Principal business is to provide fee-based investment advisory services. It is important for the retail investor to know that the fees paid to are different from the fees associated with their bank or broker-dealer. Firm will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. The Firm does not accept or maintain custody of client funds or securities.

ITEM 2. RELATIONSHIPS AND SERVICES

As a retail investor, you may ask us the following questions to start a conversation about relationships and services:
"Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investment to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

What investment services and advise can you provide me?

ECA provides solutions to high net worth clients who require personalized, independent wealth management advice. We will work with your existing team of bank advisers, money managers, accountants, lawyers, insurance agents, etc. to help you manage your wealth. We monitor your investments on a quarterly basis. We offer our clients discretionary as well as non-discretionary types of accounts. Accounts are typically in excess of \$1 million. However, the Firm may, at its sole discretion, accept accounts with a lower value. EuroCapital Advisors offers an Asset Management Program and an Advisory Referral Program. The Asset Management Program offers a discretionary and a non-discretionary advisory service. Discretionary accounts provide ECA the authority to make investment decisions on behalf of the client. Non-discretionary accounts, the client retains the ultimate decision regarding the purchase or sale of investments. The Advisory Referral Program offers you a choice between having your investment portfolio managed entirely by a third-party advisor or having us manage certain aspects of your portfolio while the third-party advisor manages the other aspects of your investment portfolio.

ITEM 3. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

As a retail investor, you may ask a financial professional the following questions to start a conversation about the impact of fees and costs to your investments:

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 fees will I pay?

ECA offers advisory services for a fixed asset-based fee that are set in and governed by the Agreements (as defined below). Fees are paid on a quarterly basis, in arrears, based on the net asset value of the financial assets managed by the Firm as of the last business day of each month, or calculated based on the official value of the accounts or portfolios as reported by the financial institutions that act as brokers and/or custodians for the client (i.e. advisory fees for January, February and March are paid in April in arrears).

The fees charged to each client are a function of the type and size of the client's portfolio. These fees range from 0.375% to 1% per annum (payable on a quarterly basis, calculated as 1/4 of the agreed upon percentage fee multiplied by the Net Asset Value of each account). These fees may be negotiated by the advisor under unusual circumstances, at the sole discretion of the advisor. The percentage fee schedule is based on the net asset value of the portfolio and is as follows: for accounts that range from \$0 to \$25,000,000 and percentage fee is of 1%. For accounts whose range are from \$25,000,001 to \$50,000,000 the percentage fee is of 0.50%. For accounts over \$50,000,001 the percentage fee is of 0.375%.

Asset management fees will automatically be deducted from the client's account on a quarterly basis by the custodian, except for those accounts with a Performance Fee Agreement. All fees paid to the Firm for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders and the product sponsor in the case of variable insurance products, or Structured Products. These fees and expenses are described in each fund's or variable product's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the sponsor also imposes sales charges, a client may pay an initial or deferred sale or surrender charge. A client could invest in these products directly, without the services of the Firm. In that case, the client would not receive the services provided by the Firm designed, among other things, to assist the client in determining products or services that are most appropriate to each client's financial condition and objectives. Accordingly, the client should review the fees charged by product sponsor and by Firm to fully understand the total fees to be paid.

What are your legal obligations to me when acting as my investment advisor?

When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests.

How else does your firm make money and what conflicts of interest do you have?

At the current time ECA only charges fees for investment advisory but also offers consulting to prospective clients. You should understand and ask us about conflicts of interest because they can affect the investment advice, we provide to you. Here are some examples to help you understand what this means:

- a. Proprietary Products: Investments that are issued, sponsored, or managed by ECA, or our affiliates.
- b. Third-Party Payments: Compensation we receive from third parties when we recommend or sell certain investments.
- c. Revenue Sharing: Investments where the manager or sponsor of those investments or another third party (such as an intermediary) shares with us revenue it earns on those investments.
- d. Principal Trading: Investments ECA buys from a retail investor, and/or investments we sell to a retail investor, for or from our own accounts, respectively.
- e. Incentive: The more assets there are in the account, the more fees the retail client will pay thereby creating an incentive to encourage the retail investor to increase the assets in the account.

Please note that none of the above examples are currently applicable to ECA.

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

We will notify you in case these conflicts ever arise. Structured Products that ECA uses to diversify client portfolios are from third party providers or others that include the firm as a sponsor or manager of the Note or Fund. The firm will, in some cases, receive material compensation from these investment vehicles that are apart from what is paid by the client for advisory services. Affiliates of the firm and its related persons will co-invest in some or all of the Structured Products alongside clients.

How do your financial professionals make money?

ECA's compensation for investment professionals is based on individual arrangements with each employee. Our Advisors may receive a fixed salary, a variable compensation based on their assets under management and the advisory fees charged to our clients or a combination of both.

ITEM 4. DISCIPLINARY HISTORY

As a retail investor, you may ask a financial professional the following questions to start a conversation about the financial professional's disciplinary history:

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

Do your financial professionals have legal or disciplinary history? **No.**

There are available free and simple tools you may utilize to inform yourself further and research our firm and/or our financial advisors. You may do so at Investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers and investing.

ITEM 5. ADDITIONAL INFORMATION

You can find additional information about your investment advisory services and request a copy of the relationship summary by contacting us at +1 (786) 621-5858 or at info@eurocapital-advisors.com. You can also find additional information about on the SEC's website at www.adviserinfo.sec.gov.

As a retail investor, you may ask a financial professional the following question to start a conversation about contacts and complaints:

"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?"
