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Winlo Management Group Client Relationship Summary (CRS)

I. Introduction

Winlo Management Group, LLC ("WMG") is an investment banking and financial services firm focused on alternative real estate investments. WMG is registered solely as a Broker/Dealer and is a member of FINRA & SIPC as well as being registered with the SEC. Broker/Dealers (BDs) and Investment Advisors (IAs) differ in the services they offer and the fees that are applicable to said services. A Broker/Dealer is a person or firm in the business of buying and selling securities for its own account or on behalf of its customers. A brokerage acts as a broker (or agent) when it executes orders on behalf of its customers, whereas it acts as a dealer, or principal when it trades for its own account.

Additionally, 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, and brokercheck.finra.org, which provides pertinent facts including disciplinary history about member firms and individual registered representatives.

II. What investment services and advice can you provide me?

Broker-dealers play a crucial role in the financial industry, serving multiple functions. They provide investment advice to clients, offer liquidity through market-making activities, facilitate trading, publish investment research, and help companies raise capital. These firms vary in size, from small independent boutiques to large subsidiaries of major commercial and investment banks. Broker-dealers generally fall into two categories: wirehouses, which sell their own products, and independent broker-dealers, which offer products from outside sources.

WMG primarily functions as an independent broker-dealer, focusing on placing investors in EB-5 investments. EB-5 investments are private placements classified as securities under SEC Regulation S and/ or Regulation D. WMG does not issue securities nor provide investment advisory services.

Key Questions to Ask Your Financial Professional

- ✓ **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 qualifications? What do these qualifications mean?**

III. What fees will I pay?

The most significant "cost" of an EB-5 investment is typically the investment itself, which is either \$1,800,000 or, in the case of a qualifying investment in a Targeted Employment Area (TEA) project, \$900,000. Issuers often charge an administration fee to cover the costs associated with issuing the investment. While these fees can vary, investors should generally expect to pay an additional 0.5% to 1.0% above the investment amount.

Other costs include USCIS filing and application fees.

Key Question to Ask Your Financial Professional

- ✓ **Help me understand how these fees and costs might affect my investments. If I give you \$900,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

IV. What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer, 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. For an EB-5 offering, this means that WMG conducts thorough due diligence before an investor enters into an agreement with the issuer. A key part of our due diligence process is to address any potential conflicts of interest that may arise with an EB-5 offering. As compensation for these services and for placing an investor into an EB-5 investment, WMG charges a flat placement fee, typically determined by the issuer of the security.

Key Question to Ask Your Financial Professional

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

V. Disciplinary History

WMG has a clean disciplinary history with no disclosure events on our FINRA record nor any enforcement actions or monetary fines from FINRA, SIPC or the SEC. More information about Winlo Management Group's regulatory history can be found at www.brokercheck.com

Key Questions to Ask Your Financial Professional

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

VI. Website

You can find additional information about our brokerage services, request a copy of the relationship summary at 800.688.3824 or by clicking the link provided www.winlogroup.com

Key Questions to Ask Your Financial Professional

- ✓ **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?**

Winlo Management Group, LLC a member FINRA, SIPC.