

## **CUSTOMER RELATIONSHIP SUMMARY FORM**

### **EuroCapital Advisors, Inc.**

REGISTERED INVESTMENT ADVISOR, CRD# 126163

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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](http://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**

What investment services and advice 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. As part of our standard services, 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, and limited solely to placing orders to buy and sell securities on behalf of our clients at their custodian of choice. 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. ECA does not offer proprietary products or limit the universe of options available. ECA will negotiate your fees depending on your level of assets and may charge retail clients with smaller accounts a larger percentage fee. Please refer to Items 4, 5 and 7 of our Part 2A Brochure.

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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?"

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

What fees will I pay? Description of other Fees and Costs. Additional Information.

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 (a percentage of assets under management) 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 or custodians for the client (i.e. advisory fees for January, February and March are paid in April in case 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 third party money managers, mutual funds, 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. You will pay fees and costs whether you make money or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. The more assets there are in the account, the more fees the retail client will pay thereby creating an incentive to the firm to encourage the retail investor to increase the assets in the account. Please refer to Item 5 (including 5.1.a, 5.1.b, and 5.1.c) of our Part 2A Brochure for additional information.

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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?

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What are your legal obligations to me when acting as my investment advisor? 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 interests 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 is an example to help you understand what this means:

- a. Incentive: The more assets there are in the account, the more fees the retail client will pay thereby creating an incentive to the firm to encourage the retail investor to increase the assets in the account.

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As a retail investor, you may ask a financial professional the following questions to start a conversation about the Conflicts of Interest:

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

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Please refer to Item 5 of our Part 2A Brochure for additional information.

How do your financial professionals make money?

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. Affiliates of the firm and its related persons will co-invest in some or all of the Structured Products alongside clients. 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 clients or a combination of both.

#### **ITEM 4. DISCIPLINARY HISTORY**

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](http://Investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers and investing.

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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?

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#### **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](mailto:info@eurocapital-advisors.com). You can also find additional information about us on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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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?"

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