



QUATTRO

Form ADV Part 2

ITEM 1

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This brochure provides information about the qualifications of Quattro Advisors, LLC (Quattro). If you have any question about this brochure, please contact your advisor or contact us directly at hmail@quattro-advisors.com. The information provided in this brochure has not been approved by the United States Securities and Exchange Commission or by any state securities authority.

Quattro Advisors is a Registered Investment Advisor (RIA) firm and Registration of an Investment Advisor does not imply any level of skill, knowledge or training. This brochure is intended describe our company so that you can make a decision as to whether you would like to hire us. Quattro Advisors' CRD number is 146438.

Additional information about Quattro is also available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2**Material Changes**

There have been no material changes since our last update filed March 27, 2017.

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ITEM 4

Advisory Business

Quattro was founded on the belief that clients seek financial advice that is tailored to their unique needs and is not clouded by conflict of interest. As of December 31, 2017, Quattro manages a total of \$207,646,417 in client assets. \$21,463,929 is managed on a non-discretionary basis and \$186,182,488 is managed on a discretionary basis, in addition to providing financial advisory services.

Quattro is owned primarily by three partners, Luigi Dilanni, Dave Mandler and Andrei Voicu. This ownership structure is a key part of our firm – it creates client service stability and drives our future by maintaining a strong, executable plan for succession.

We offer complete financial advisory services to individuals, trusts, estates and business entities. In order to perform our services well, we meet with our clients and work with them to outline their current financial position and help determine a path to long term financial goals while considering risk tolerance and other concerns of the client. We ensure that our clients are able to make informed decisions by taking the time to educate them on the variety of options available to further their financial goals. We invest in separately managed accounts, separate investments in equity and bond instruments, mutual funds, exchange-traded funds, exchange-traded notes, real estate private partnerships, private fund offerings, cash-equivalents, and other instruments. This is described in more detail below in both Item 8, Methods of Analysis, Investment Strategies and Risk of Loss, and Item 10, Other Financial Industry Activities and Affiliations.

We prepare financial planning for you by determining your long-term and short-term financial needs, objectives, risk tolerance, tax status, liquidity needs, current investments and other relevant factors that may impact a client's short term and long term financial goals.

When providing financial advisory services, we consider your personal situation, income needs, time horizon, liquidity needs, legal and tax constraints, risk tolerance, inter-generational issues, current investments and special needs. Our advice is not limited to investments when overseeing the complex financial lives of the client.

In addition to investment advisory services, we also provide financial planning and family office services as further described in Item 10, Other Financial Industry Activities and Affiliations.

Quattro Advisors has an agreement with Executive Wealth Counselors ("Investment Advisory firm registered in the Commonwealth of Pennsylvania"). The purpose of the relationship is to share investment research, back office operations. The research shared between firms enhances the depth and overall quality of investment advice offered by each firm to its respective clients. By working together both firms are able to reduce costs for both firms' clients and also facilitates access to fund managers and investment managers that impose asset threshold minimums. These administrative cost-sharing arrangements between Quattro Advisors and EWC may involve the sharing of client information as specifically described in our Privacy Policy. Information is never shared for marketing purposes.



ITEM 5**Fees and Compensation****Fees for Investment Advisory Services**

The way we charge investment management fees is established in your written agreement. Fees are paid quarterly, in advance. Investment management fees are calculated using the agreed-upon fee schedule applied to the value of the managed portfolio on the first day of the calendar quarter. Some clients authorize us to directly debit the fees from specific client accounts designated by them; other clients prefer that we bill them. Fees are prorated for the first quarter in which you engage us based on the number of days from the effective date of the investment management agreement to the last day of the calendar quarter.

If you terminate your investment management agreement during a calendar quarter, you will be charged a prorated fee. In the event that you have prepaid fees, upon termination any prepaid, fees will be calculated on a prorated daily basis and any unearned fees will be promptly refunded. If you terminate your contract with us while invested in private investment vehicle with a fund through a third party, those investments remain subject to the terms of the private offering memorandum and partnership agreement. Termination of your engagement with us does not permit you to alter the terms of the private fund's offering memorandum, including redemption terms.

We charge fees based on a standard fee schedule, ranging from 1% to 1.5% of the value of your portfolio, per annum. Certain clients may have more favorable fee arrangements depending on the amount invested with us.

Our fees do not include brokerage commissions, transaction fees, management fees of investment vehicles, including private funds. These fees are paid by the client and Quattro's investment management fee is an additional fee. You may incur certain charges imposed by custodians, brokers, third party investments and other third-party activities such as fees charged by managers or custodians, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds, exchange traded funds and "private partnerships" also charge management fees, which are disclosed in each fund's prospectus or offering. We do not receive any portion of these commissions, fees, management fees and costs.

We do not independently value any securities held in your accounts. Prices provided by custodians or third parties pricing services are used for reporting performance, and for calculating fees. Please see additional information below regarding Valuation in Item 12.

"Financial Advisory Services" may include but are not limited to, financial planning, real estate transactions, estate planning, tax planning, expense management, retirement planning, risk management, and other business matters. While we have standard hourly billing rates for Financial Advisory Services, all fees are subject to negotiation.

It should also be noted that lower fees for comparable service may be available from other sources.



Client are under no obligation to act upon the investment adviser's or associated persons recommendation; if the client elects to act on any of the recommendations, the clients is under no obligation to effect the transaction through the investment adviser, the associated person when the person is an agent with licensed broker-dealer or through any associated or affiliate of such person.

ITEM 6

Performance Based Fees and Side-By-Side Management

Quattro does not charge any performance-based fees. However, private investment vehicles, as described above, may charge performance-based fees. All information regarding performance-based fees is disclosed in the fund offering documentation.

ITEM 7

Types of Clients

We provide investment advisory and financial planning services primarily to individuals with substantial wealth and/or individuals with substantial income with the ability to accumulate assets. Clients may include corporate executives, trusts, institutions, pensions, small businesses, and high net worth individuals. We do not have an absolute minimum for investment portfolios or a minimum account size.

ITEM 8

Methods of Analysis, Investment Strategies and Risk of Loss

We combine financial advisory services and investment advisory services to help the client set and manage financial goals. We work with you to understand your current financial situation and goals and take the time to educate you about the variety of financial institutions, products and potential outcomes. We then make recommendations based on our assessment of a clients' objectives.

Our investment strategy is to achieve clients' predetermined financial goals through a variety of investments including: fixed income [bonds], real estate, equity instruments, mutual funds, ETFs, private funds, real estate investments, domestic and overseas companies that are traded on an exchange, investments in companies/portfolios that are not traded on an exchange, private investments, commodities and other investment vehicles.

Clients that are interested in investments with lower risk will own more bonds, while clients with a higher risk tolerance will have a larger investment in stocks and or "private partnerships" in anticipation of higher returns these instruments have historically provided. The allocation of investments in a client's portfolio may change to align with the changing risk tolerance of the client.

We use third party software in order to compare investment performance, allocation and risk profile for mutual funds, exchange traded funds, securities and indexes (such as the Russell 1000). We also use third party



software to aggregate client asset and liabilities in order to create a complete picture of our client's wealth. Information on various aspects of the US and global economy as well as individual securities and fund managers is available through the use of public periodicals and subscription service.

We actively review the third party sub-advisor, mutual funds, exchange traded funds, hedge funds, separate accounts and private investment partnerships on a continuous basis to ensure that activities are consistent with our expectations.

As investments increase and decrease in value, we review your accounts to ensure that the allocations that was originally agreed upon remain within an acceptable range. If it is found that the agreed upon allocation has deviated beyond a percentage that is acceptable, the account will be rebalanced. Although rebalancing an account can contribute to commission and trading costs (payable to the custodian), it is necessary to maintain a portfolio consistent with your risk tolerance and goals.

Material Risks

Any investment exposes our client's wealth to a possible risk of principle loss. Past performance of the market and/or particular investment vehicles do not predict future returns. Although we try to mitigate risk, it is not always possible to achieve this goal. The investment instruments that we recommend, as well as the managers, may underperform our anticipated outcome. Most clients have a long-term investment goal, short term volatility may negatively affect their performance.

Risks of Investing in Private Investments

Although the documentation provided by the private investment offerings is meant to disclose the nature of the investment and potential risk, it is necessary to understand that not all risks are foreseeable and the illiquid nature of these investments can make it difficult to access your capital. Investing in private investments is limited to accredited/qualified investors who are willing to take the risk and are able to withstand the illiquid nature of the investment. Investing in these instruments should be limited to investors that understand that loss of all or some of your capital is possible.

Characteristics of private investment include Private Equity and Real Estate Partnerships that are not publicly traded include;

- **Long Term:** They are long term investments and are not easily sold. If an investor wants to convert his or her holdings to cash it may not be easy to find a buyer. In some cases, the buyer may need to be approved by the General Partner or managing partner.
- **Difficult to Value:** The value of the investment may be difficult to determine. With no easily available market to establish a price, a sale may be required to determine an actual value.
- **Illiquid:** An investment that is not liquid is not easily converted to cash and is typically non-transferable.
- **Capital Calls** are a contractual obligation of each investor to add additional cash to an investment. Failure to provide additional capital when called to do so may have adverse consequences, including but not limited, to dilution or even forfeiture. Investments that require capital calls are limited to investors who are able to withstand the illiquid nature of the investment are also able to add additional cash when required.



- **Leverage:** Some private investments will use leverage (i.e. borrow money) as part of their investment strategy. The use of leverage is most likely used to enhance the rate of return. It also creates additional risk and can amplify losses.

Reducing Risk

Investing in stocks, bonds, and other types of investments inherently involves a level of risk. Although portfolios are designed to mitigate risk, they can still lose value. We attempt to diversify our client's investments because asset classes can and will react differently to different economic conditions. It is our practice to perform a detailed holding analysis of our client investment to determine actual amount of diversification (or overlap) that may exist. This detailed analysis is necessary to maintain true diversification.

ITEM 9

Disciplinary Information

Registered investment advisers are required to disclose facts about any legal or disciplinary event that is material to a client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures that would-be material to your evaluation of us or the integrity of our management.

ITEM 10

Other Financial Industry Activities and Affiliations

In addition to services described in Item 4 above, we also provide non-investment advisory services. These may include cash flow planning, estate planning, retirement planning, educational funding, insurance planning, compensation and benefits planning, expense management and personal financial statements reflecting net worth, cash flow and income tax projections.

As part of the non-investment advisory services we often review a client's life and disability insurance coverages and potential needs. If a client needs insurance, we provide them with quotes from more than one company in order compare cost and coverage options. The advisor may act as an agent or broker for the insurance companies and can receive a commission. Clients are not required to purchase insurance from our advisors and are able to take the insurance recommendations and purchase them through another agent/broker of their choice. If the client decides to implement our advisor's insurance recommendation, the advisor will continue to work with the client to ensure the recommendation is implemented properly.

Principles and associates will continue to hold a license issued by a state for the purpose of providing insurance.

ITEM 11

Code of Ethics, Participation in Client Transactions

The Code of Ethics includes provisions relating to the confidentiality of client information, prohibition of insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All of our employees



must acknowledge the terms of the Code of Ethics (COE) annually.

It is expected that all employees act with integrity, competence and respect and in an ethical manner with clients. The interest of our client must always be placed above the interest of the firm and personal interests. We are expected to exercise professional judgment and avoid any actual or potential conflict of interest; conduct all securities transactions in a manner consistent with the best execution and best interest of our clients.

Principles and employees are expected to comply with applicable provisions of the federal securities laws.

All Quattro employees are considered "Access Persons". Each access person is required to provide annual holdings and quarterly transaction statements for all reportable accounts and all reportable holdings are reviewed by Quattro's CCO. The code of Ethics is available for client review upon request.

Subject to satisfying this policy and applicable laws, our officers, directors and employees may trade for their own accounts in securities which are recommended to and/or purchased for our clients.

ITEM 12

Brokerage Practices

Quattro does not participate in any directed brokerage programs. However, client assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. All custodians do not charge the same fees to client accounts so Quattro may not always be able to achieve the most favorable execution for your transactions most of our clients' assets are held at Fidelity, they are not in any way required to do so.

Quattro will work with a client to help understand the differences among fees charged by different custodians. Ultimately, the decision is up to the client.

We are independently owned and operated and are not affiliated with any custodian. The custodian will hold your assets in a brokerage account and buy and sell securities when instructed to. We do not open the account for you, although we may assist you in doing so.

A custodian is compensated by charging you commissions/ fees for trades associated with stocks, bonds, mutual funds, exchange trade funds. Our Custodians generally charge you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but subsequently deposited into your account at the Custodian. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Best execution means the most favorable terms for a transaction based on all relevant factors.

Soft Dollars

We do not participate in any soft dollar programs.

Valuation

Client account valuations are based on values applied to each of your individual investments from the custodian, private fund manager or other manager. Underlying publicly traded securities in your account that are listed on a national securities exchange or on NASDAQ are valued at the last quoted sales price on the principal market where the securities are traded. This information is received from custodians and/or independent third party



pricing services. Private fund or private offerings are based on the third-party managers' reported valuation. The valuations provided by these external sources are reconciled and combined by Quattro to determine its quarterly management fees.

Trading Errors

When we submit an order on your behalf and an error occurs, we may place an additional order to correct the error.

Directed Brokerage

We do not participate in directed brokerage programs. The client chooses their own custodian. If you direct the use of a custodian, we may be unable to provide certain benefits that other clients receive. You may receive different pricing for securities that are bought or sold. We will work with you to help you understand the differences in costs among the various custodians.

ITEM 13

Review of Accounts

Your accounts are reviewed on a regular basis to ensure that the asset allocation is consistent with your original allocation decision. This review may also include contact with you to review both quarterly performance and to provide you with our opinion as what has taken place. We may also use this time to communicate other changes that we are considering, if necessary, to your investment.

Additional reviews may result from a change in the stock market or bond market that effect or could affect the pricing of your investment both positively or negatively.

Additional factors that would require a review could include substantial changes to your employment, health or family. We rely on you to notify us of changes that we could not otherwise become aware of.

ITEM 14

Client Referrals and Other Compensation

Our primary sources of new clients are through referrals from our existing clients, as well as from other professional service providers. We do not provide any compensation or discounted services to individuals who refer us client. Through the course of our engagement with you we may provide recommendation to professional such as insurance agents, banks, accountants, lawyers, real estate professions or private investment firms. We do not receive any compensation for making these recommendations.

Any employee who is legally entitled to receive compensation for making a recommendation (such as attorneys) is prohibited from receiving this compensation. All recommendation made by us are based on our professional opinion and experience. Making recommendation and receiving compensation in return creates a conflict of interest and could lead to abuse. It is imperative that any recommendation is made in your best interest.



ITEM 15

Custody

Quattro has the ability to debit its management fees directly from your account. This is a common practice in the industry. You should receive monthly statements from the broker dealer, bank or other qualified custodian that holds your investments. These statements will reflect all activity that has taken place in your account as well as any commission paid to the custodian or fees paid to sub-account managers or separate account managers. We believe that it is important for you to review these statements and compare them to any reports provided by Quattro. The client has the ability to request trade confirmations from the custodian. Our reports may differ from custodial statements due to accounting procedures, reporting dates, or valuation methodologies of certain securities. We encourage you to look for discrepancies and to contact us directly with any questions or concerns.

ITEM 16

Investment Discretion

When providing asset management services, Quattro Advisors maintains trading authorization over your Account and can provide management services on a **discretionary** basis. When discretionary authority is granted, we will have the authority to determine the type of securities, the amount of securities that can be bought or sold and the broker or dealer to be used for your portfolio without obtaining your consent for each transaction.

If you decide to grant trading authorization on a **non-discretionary** basis, we will be required to contact you prior to implementing changes in your account. Therefore, you will be contacted and required to accept or reject our investment recommendations including:

- The security being recommended
- The number of shares or units
- Whether to buy or sell

Once the above factors are agreed upon, we will be responsible for making decisions regarding the timing of the transaction and the price at which the investment is bought or sold. If your accounts are managed on a non-discretionary basis, you need to know that if we are not able to reach you or you are slow to respond to our request, it can have an adverse impact on the timing of trade implementations and we may not achieve quality execution.

You will have the ability to place reasonable restrictions on the types of investments that may be purchased in your Account. You may also place reasonable limitations on the discretionary power granted to Quattro so long as the limitations are specifically set forth in the investment management agreement.

ITEM 17

Voting Client Securities

Quattro does not vote proxies on your behalf.

Separate account managers may vote proxies on the securities that they manage for you. However, we do not participate in or advise the separate account manager in any way on such votes.

For other actions that require shareholder action or solicited with respect to securities held in your accounts, such as



(i) class actions lawsuits, including without limitation, matters relating to opting in or opting out of a class and approval of class settlements and (ii) bankruptcies or reorganizations, we disclaim responsibility for electing/ voting (by proxies or otherwise) on such matters and will not take any action with regard to such matters.

ITEM 18

Financial Information

We have never filed for bankruptcy and are not aware of any financial conditions that are expected to affect our ability to advise clients.

