

AAG Capital, Inc.
Client Relationship Summary (“CRS”)
April 2022

AAG Capital, Inc. (“AAG”) is registered as a broker-dealer with the U.S. Securities and Exchange Commission (“SEC”) and is a member of Financial Industry Regulatory Authority, Inc. (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Brokerage and investment advisory services differ, and it is important for the retail investor to understand the differences. 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.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We are a broker-dealer offering a variety of accounts and investment products to our clients, principally insurance products, including variable annuities; alternative, tax-driven investments; and private placements. We make recommendations to retail customers concerning such securities. We do not monitor your investments. We do not accept discretionary authority over your account, and you make the ultimate decision regarding the purchase or sale of investments. No minimum account size is required to open or maintain an account for you, although certain products require minimum investments.

Additional Information: Further information regarding our brokerage services is available by contacting your representative at 866-241-8078.

You should ask the broker you work with the following questions:

- *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 qualification? What do these qualifications mean?*

WHAT FEES WILL I PAY?

AAG and its professionals receive compensation from customers or indirectly from the investments a customer makes. This compensation takes the form of an upfront commission and/or ongoing trailing compensation paid by mutual fund companies, insurance companies or other issuers of investment products our customers invest in. Trailing compensation can change over time, as described in the applicable offering documents. Typically, AAG receives selling compensation and shares a percentage of the selling compensation with your financial professional.

Because the amount of selling compensation charged can vary between different securities and products, this could create an incentive to sell certain investments over others. It could also create an incentive to conduct a higher number of transactions.

Variable Annuities: The maximum amount paid for the sale of an annuity is typically 7%, but can vary based on the type of annuity chosen and share class, when applicable. The range is generally between 5% to 7%.

Alternative Investments: The Firm typically receives a maximum upfront commission of 7% for the sale of alternative investments such as private equity funds, real estate investment trusts (REITs), 1031 Exchanges in Delaware Statutory Trust (DST), and business development companies (BDCs). The range is 5% to 7%.

Private Placements: The Firm typically receives selling commissions ranging from 5% to 7% of the investment amount, but this amount can vary, and some investments may offer multiple share classes. To see detailed information regarding the investment, selling compensation, and other fees which may be charged by the issuer, you should view the relevant Private Placement Memorandum (PPM).

Insurance Products: The Firm may receive compensation for certain insurance products sold through an affiliated insurance agency, AAG Insurance. The amount of upfront commission can vary greatly depending on the product type and carrier but is typically 20% to 100% of the first 12 months in premiums charged. The Firm may also receive a trail payment in the range of 1% to 25% of subsequent premiums, if any

Understanding Share Classes. The amount of upfront selling compensation versus trailing compensation charged on certain products, such as variable annuities, will vary, depending on the share class selected. In order to see a complete list of the share classes available for a particular investment and their respective costs, you should review the investment prospectus, offering document, and/or other transaction statement. We will recommend the share class that we believe is in your best interest.

Product Costs and Fees. Many investment products charge fees and costs that are separate from and in addition to the commissions and fees that the Firm and financial professionals receive. Customers can be charged direct fees and charges by the product providers for miscellaneous account and transaction services, including, but not limited to transaction processing, transfers, ticket charges and legal transfers. In some cases the Firm may receive a portion of these fees. For a complete list of these charges and fees you should review your account agreement and/or fee schedule and discuss with your financial professional.

Registered Representative Specific Compensation. A Registered Representative's compensation package typically includes a percentage of the selling compensation described herein, but he/she may also receive salaries and other cash or non-cash compensation and benefits that may or may not be tied to the amount revenues they generate. In addition, your financial professional can receive a greater percentage of their sales revenue, based on the total revenue they generate. Accordingly, your sales representative has an incentive to recommend more costly products or recommend additional transactions to obtain a greater percentage of the overall revenues.

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.

Additional Compensation from Third Parties. In addition to the sales compensation described above, the Firm also receives additional compensation from third parties. This additional compensation creates an incentive for the Firm to recommend certain investments over others and in some cases to recommend continuing to hold them.

Trailing Compensation: The Firm receives trailing compensation, including 12b-1 fees, which are paid from certain investment sponsors for mutual funds, annuities, and alternative investments. The amount can vary based on the product and amount invested. For mutual funds annuities and alternative investments trailing fees can be as high as 2%.

Non-Cash Compensation and Marketing: The Firm and its employees occasionally receive compensation that is not transaction based from investment sponsors. This includes entertainments such as tickets to a sports game, costs associated with dinner, small gifts valued less than \$100, or marketing fees for workshops, events, and advertising.

Affiliated Entities. The Firm is affiliated with other entities, including those which offer insurance products and services. The Firm and your financial professional are incentivized to refer you to all of these affiliates as it generates additional compensation for the firm and financial professional, directly, or through the enterprise. We have a close working relationship with Accurate Wealth Management, which is registered with the Securities and Exchange Commission as an Investment Adviser, and with Accurate Advisory Group, Inc., a licensed insurance agency. Many of our registered representatives are associated with one or both of these entities and some of our

employees perform certain support functions for them, for which we receive fixed compensation which is negotiated as part of an expense sharing agreement.

Additional Information: More detailed information regarding fees and costs associated with your account can be obtained by contacting your representative at 866-241-8078.

You should ask the broker you work with:

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 PROVIDING RECOMMENDATIONS? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we provide you with a recommendation, 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 we provide you.

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours. In making recommendations to you, we will consider alternatives among the limited kinds of products we sell.

Here are some examples to help you understand what this means:

- We have an incentive to have you make investments since you are charged fees for each investment; you will be charged more if you make more investments. We may receive additional compensation if you continue to hold an investment, which creates an incentive to recommend that you continue to hold an investment.
- We have a direct financial incentive to offer or recommend that you invest in certain investments because the issuer or sponsor of those investments or another third-party has entered into an agreement with us in which we are paid a cash fee and/or receive non-cash compensation related to the investments you make.

We seek to conduct ourselves in a manner consistent with our best interest obligations. Conflicts of interest that arise in providing brokerage services to your account are mitigated through supervision and disclosed to you.

You should ask your broker:

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

DO YOU OR YOUR FINANCIAL PROFESSIONAL HAVE LEGAL OR DISCIPLINARY HISTORY?

Our firm and our registered representatives do not have any disciplinary history. Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, call 301-590-6500. If you have a problem with your investments, investment account or a financial professional, contact us in writing at AAG Capital Inc., 2211 Ashley Oaks Circle, Wesley Chapel, FL 33544..

You should ask your broker:

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

Additional Information: You can find additional information about our brokerage services and you can request an up-to-date copy of this relationship summary from your broker or by calling 866-241-8078.

You should ask your broker:

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?