



CAPITAL SYNERGY PARTNERS, INC. CLIENT RELATIONSHIP SUMMARY

Capital Synergy Partners, Inc. (Capital Synergy Partner or Firm) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC).

Capital Synergy Partners offers brokerage services and it is important to understand these services and the fees that are associated with them.

There are free and simple tools available to investors to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Broker-Dealer Services

We offer brokerage services to investors, including buying and selling securities. If you open a brokerage account, you will be able to buy and sell securities in your account. There are no account minimums in order to open or maintain your account with us. In order to execute a transaction, you will pay us a transaction-based fee, generally referred to as a commission. You may select the investments, or we may recommend the investments for your account, but the ultimate investment decisions will be yours and yours alone.

We can offer you additional services to assist you in developing and executing your investment strategy and review the performance of your account, but additional fees may apply. We will deliver account statements to you on at least a quarterly basis either electronically or in paper, and we offer ongoing monitoring services for the investments in your brokerage account.

Additional Information

Your specific needs and investment objectives will ultimately determine if you utilize our brokerage services. While these services cover a wide variety of investment options and strategies, other firms could offer the same or different choices that might have lower costs.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- ***Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?***

WHAT FEES WILL I PAY?

Brokerage Services Fees – You will pay us a fee every time you buy or sell an investment. This fee, commonly referred to as a commission, is based on each transaction in your account and not its value. The transactions in your account generate commissions earned by Capital Synergy Partners and your financial professional.

With stock or exchange-traded funds, this fee is usually a separate commission. With other investments, such as bonds, this fee might be part of the price you pay for the investment (called a “mark-up” or “mark down”). With some mutual funds, this fee (typically called a “front end load”) may reduce the value of your investment.

The amount you pay will depend, for example, on how much you buy or sell, what type of investment you buy or sell, and what kind of brokerage account you have with us. You should discuss with your financial professional their fee and commission schedule prior to the execution of any transactions in your account.

Other Fees and Costs – Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment.

Additional fees may be charged by our clearing firm, RBC Correspondent Services (“RBC CS”) for custodian fees, account maintenance fees, and account inactivity fees. You will pay fees and costs whether you make or lose money on your investments. 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.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *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 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 interests ahead of yours. At the same time, the way we make money creates some conflicts of interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice that we provide to you.

Here is an example to help you understand what this means.

- **Alternative Investments:** We can make additional money by advising you or recommending certain investments, such as non-traded REITs, because they are offered by companies that pay our firm to offer their investments. These fees are often referred to as “placement fees.” Your financial professional also receives more money if you buy these investments.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

The way your financial professional makes money will depend on the services and investments that you choose.

Those who provide brokerage services receive a portion of the commissions or markups/markdowns from your transactions, as well as a portion of any 12b-1 fees, trail payments, and sales loads paid to us by an investment product. Receiving a portion of the brokerage fees you pay to us creates an incentive for your financial professional to encourage you to increase your investment account size or trade more often.

In addition, our financial professionals may receive different levels of compensation for selling brokerage services. Although your financial professional recommends investment products or manage your account in your best interest, these additional forms of compensation do potentially create an incentive for them to recommend specific financial products.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals receive a portion of the commissions or markup/markdowns from your transactions as well as a portion of any 12b-1 fees, trail payments and sales loads paid to us by an investment product.

