

## **A.G.Quintal Investment Company, Inc Form CRS Relationship Summary June 30, 2020**

A.G.Quintal Investment Company, Inc (“we”) 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). The Firm is an independent broker-dealer not affiliated with any other financial or investment services providers.

Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. As a broker-dealer we charge fees in the form of commissions and a service charge on securities “buy” or “sell” transactions, whereas investment advisors charge hourly fees or ongoing asset management fees assessed on the account value. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

---

### **What investment services and advice can you provide me?**

At A.G. Quintal Investment Company, Inc., we provide brokerage and trade execution services to retail investors. We work with you to implement an investment strategy that best suits your financial needs and objectives. The investment process requires professional knowledge and experience to assist in the selection of appropriate financial instruments to create a diversified investment portfolio. The range of investments can include equity securities, exchange traded funds, mutual funds, unit trusts, government securities and money market funds. Once created, we will voluntarily monitor your portfolio daily if requested, and make suggestions based on how the ever changing global financial and economic conditions affect the portfolio.

Knowledge of how various investments respond to changes in interest rates, the dollar, oil prices and the overall economy are critical in the process of developing an investment strategy.

Flexibility in adjusting the components of a portfolio are equally critical in managing investment risk. Investment securities can react rapidly to company news, earnings reports, analyst opinions, and global events.

We sometimes may accept discretionary authority from a client in the form of a Limited Trading Authorization to be able to complete transactions when a client is not available. Such Limited Trading Authorization may be revoked at any time.

Clearing services and custody of investments are provided on a fully disclosed basis by Pershing LLC as introduced through Monarch Capital Group LLC. Pershing LLC is a division of BNY Mellon and is one of Wall Street’s largest clearing firms, offering the latest technology and trading facilities.

The minimum account size we generally work with is \$100,000.

**Conversation Starters.** 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?**

---

### **What fees will I pay?**

When acting as an agent for the investor, a commission is charged. When acting as a principal for a client, a mark-up/down is charged. All charges are clearly marked on trade confirms, and the confirm will disclose the capacity we are acting in (i.e. principal or agent).

You will pay fees and costs whether you make or lose money on your investments. For securities sales with a loss or less than a 5% net profit including income received, a nominal flat fee is charged.

**A.G.Quintal Investment Company, Inc**  
**Form CRS Relationship Summary June 30, 2020**

**Other fees and expenses:** Additional fees, such as service and mailing charges, IRA custodian fees, and inactivity fees may apply to your brokerage account. Some of these fees are charged by our clearing agent, Pershing LLC, which provides custody of your securities and clearance of your transactions.

We may receive 12b-1 fees from mutual fund families. These are asset based fees that fluctuate based on the assets in your account. Additionally, some mutual funds pay sales loads or commissions to us when selling these products to clients.

Please feel free to request information about such charges from your Registered Representative.

**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.**

*Conversation Starter.* 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 when providing recommendations? How else does your firm make money and what conflicts of interest do you have?**

We must abide by certain laws and regulations in our interactions with you. When providing recommendations, we must always act in your best interest ahead of our own. Unless agreed upon we are not required to monitor your investments on an ongoing basis but will voluntarily review investments and make suitable recommendations.

Our interests can conflict with your interest. When we make recommendations, we must eliminate these conflicts or tell you about them and in some cases reduce them.

Potential conflicts:

- Our revenues increase with the more money you invest with us
- Our firm and its employees may trade in the same securities that our clients invest in

We mitigate these conflicts by only investing your assets in securities that meet your investment needs and objectives and by having your best interests in mind. Additionally, we monitor our firm and employee trading activity to ensure the firm and its employees' trades do not precede client trades. Our clients will always get favorable execution prices.

*Conversation Starter.* Ask your financial professional-

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

---

**How do your Financial professionals make money?**

Our financial professionals are compensated with a base salary and may receive a portion of the securities commissions of investment products (e.g. stocks and mutual funds). Commission amounts may vary based upon sales amounts.

---

**Do your financial professionals have legal or disciplinary history?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

---

**Additional Information**

Feel free to contact, our President and Chief Compliance Officer, Mark Quintal at 508-995-2611 or [mquintal@quintalinvestment.com](mailto:mquintal@quintalinvestment.com) or, our Vice President, Joyce B. White at 508-995-2613 or [jwhite@quintalinvestments.com](mailto:jwhite@quintalinvestments.com) with questions or for additional information.