

# ARKADIOS CAPITAL

3.NF-EMC-04-0620

## CUSTOMER RELATIONSHIP SUMMARY

June 30, 2020

Helping you make an informed decision

<p><b>Introduction</b></p>	<p>Arkadios Capital, LLC 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). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <a href="https://www.investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>
<p><b>What investment services and advice can you provide me?</b></p>	<p>If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment. We engage in the buying and selling of securities, may or may not make recommendations, and we provide execution services for our bond business. We offer different types of accounts such as cash, margin, option, municipal, and direct business accounts such as 529 plans, variable annuities/life, and private placements. There is not an account minimum to open an account with us, and we do not engage in the ongoing monitoring of your brokerage account. With a brokerage account you may select investments, or we may recommend investments for your account, but the ultimate investment decision as to your investment strategy and the purchase or sale of investments will be yours. Other firms could offer a wider range of choices, some of which might have lower costs. We can offer you additional services to assist you in developing and executing your investment strategy, but you might pay more. We will deliver account statements to you each quarter in paper or electronically. We offer a wide range of investments such as equities, fixed income, municipal securities, mutual funds, U.S government securities, 529 plans, CDs, variable annuities, options, exchange traded funds, and engage in underwritings and private placements.</p> <p><b>For additional information, please see the Disclosure Statement and our website: <a href="http://www.arkadioscapital.com">www.arkadioscapital.com</a></b></p> <p><b>Conversation Starters. Ask your financial professional—</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>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?</b></li> <li><input type="checkbox"/> <b>How will you choose investments to recommend to me?</b></li> <li><input type="checkbox"/> <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>
<p><b>What fees will I pay?</b></p>	<p>The fee you pay is based on the specific transaction and not the value of your account. You will pay a fee every time you buy or sell an investment in the form of a ticket charge. The ticket charge will vary depending on the type of security purchased or sold. In addition to a ticket charge, you could be charged a commission by your financial professional. The commission charge is at the discretion of the financial professional and is based on the specific transaction and not the value of your account. With 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 mutual funds, this fee (typically called a “sales charge”) reduces the value of your investment. Some mutual funds offer “break points” depending on how much you invest, which could decrease the amount of sales charge you pay. Some investments (such as mutual funds and variable annuities) 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. You may pay additional fees, such as custodian fees, account maintenance fees, account termination fees, transfer fees, and account inactivity fees. The more transactions in your account, the more fees you will be charged. We therefore have an incentive to encourage you to engage in transactions. You will pay fees and charges whether you make or lose money on your investments. Fees and charges will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and charges you are paying. <b>For additional information, please see the Disclosure Statement and our website: <a href="http://www.arkadioscapital.com">www.arkadioscapital.com</a></b></p>

	<p><b>Conversation Starter. Ask your financial professional—</b>  <input type="checkbox"/> <b>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?</b></p>
<p><b>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</b></p>	<p>We must act in your best interest and not place our interests ahead of yours when we recommend an investment or an investment strategy involving securities. When we provide any service to you, we must treat you fairly and comply with a number of specific obligations. Unless we agree otherwise, we are not required to monitor your portfolio or investments on an ongoing basis. Our interests can conflict with your interests. When we provide recommendations, we must eliminate these conflicts or tell you about them and in some cases reduce them. You should understand and ask us about the conflicts below because they may affect your decision to open an account with us or engage in transactions. A conflict exists when your financial professional is incentivized to have more clients and manage more assets because of the time and complexity required to meet all of client’s needs, understand all of the product sold, and what product sales commissions are in each client’s best interest.</p> <p>We can make extra money by selling you certain investments, such as new issues, either because they are managed by someone related to our firm or because they are offered by companies that pay our firm to sell their investments. Your financial professional also receives more money if you buy these investments. We have an incentive to offer or recommend certain investments, such as private placements, mutual funds or money market funds, because the manager or sponsor of those investments shares with us revenue it earns on those investments. You may pay a 12b-1 fee which is a fee charged by a mutual fund company to pay for their marketing fee, custodial, and administrative fee. Part of this fee is received by the financial professional. Your financial professional compensation varies depending on the product in which you invest. For example. Your financial professional may receive greater compensation investing your money in a variable annuity rather than in a mutual fund or buying and selling individual securities rather than purchasing a mutual fund. In addition, your financial professional could receive further compensation for additional riders/benefits added to a variable annuity. Your financial professional receives transaction-based compensation, the more trades in your account, the more fees are charged you, so there is an incentive to have you to trade often. Your financial professional could favor his/her larger clients when deciding whom to contact regarding investment decisions in times of a volatile or active market.</p> <p><b>For additional information, please see the Disclosure Statement and our website:</b>  <a href="http://www.arkadioscapi.com">www.arkadioscapi.com</a></p> <p><b>Conversation Starter. Ask your financial professional—</b>  <input type="checkbox"/> <b>How might your conflicts of interest affect me, and how will you address them?</b></p>
<p><b>How do your financial professionals make money?</b></p>	<p>Your financial professional receives a percentage of the transaction-based fees described above which means your financial professional will receive a greater percentage of the transaction-based fees as the revenue generated by your financial professional increases.</p>
<p><b>Do your financial professionals have legal or disciplinary history?</b></p>	<p>Yes, please visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals. Specific information on our firm and financial professionals can be found at <a href="https://brokercheck.finra.org/">https://brokercheck.finra.org/</a> .</p> <p><b>Conversation Starter. Ask your financial professional—</b>  <input type="checkbox"/> <b>As a financial professional, do you have any disciplinary history? For what type of conduct?</b></p>
<p><b>Additional Information</b></p>	<p>For additional information about our brokers and services, visit <a href="https://www.investor.gov/">https://www.investor.gov/</a>, <a href="https://brokercheck.finra.org/">https://brokercheck.finra.org/</a>, our web site <a href="https://arkadioscapi.com/">https://arkadioscapi.com/</a>, or your account agreement. To report a problem to the SEC, visit <a href="https://www.investor.gov/">https://www.investor.gov/</a> or call the SEC at 1-800-732-0330. For additional firm information, please call 404-445-0035.</p> <p><b>Conversation Starter. Ask your financial professional—</b>  <input type="checkbox"/> <b>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?</b></p>