

## Customer Relationship Summary

Quattro Advisors, LLC

March 2024

### Introduction

[Quattro Advisors, LLC](#) (“Quattro Advisors” or “we”) is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

### What Investment Services and Advice Can You Provide Me?

**Description of Services:** Quattro Advisors offers investment advisory services to retail investors. Our investment advisory services include: Asset Management Services and Financial Advisory Services.

**Asset Management Services:** We provides asset management services which involves us managing and trading your designated account(s). We will discuss your investment goals and design a strategy to try and achieve your investment goals. We will continuously monitor your account when providing asset management services and contact you at least annually to discuss your portfolio. For more information, please see **Item 4** of our **Form ADV Part 2A**. When engaging us for asset management services, you can choose whether you'd like us to provide services on a **discretionary** basis (we will have the authority to determine the type and amount of securities to be bought or sold in your account) or a **non-discretionary** basis (we will have to confirm any trades in your account with you before we place them). For more information about investment authority, please see **Item 16** of our **Form ADV Part 2A**.

**Financial Advisory Services:** We also provide Financial Advisory Services which may include but are not limited to, financial planning, financial consulting, real estate transactions, estate planning, tax planning, expense management, retirement planning, risk management, and other business matters.

**Limited Investment Offerings:** We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. When providing you services, we do not recommend or offer advice on any proprietary products.

**Account & Fee Minimums:** There are no minimum investment amounts or conditions required for establishing an account managed by us.

**Conversation Starters:** *Given my financial situation, should I choose an investment advisory 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?

**Description of Principal Fees & Costs:** Fees charged for our asset management services are charged based on a percentage of assets under management, billed in advance on a quarterly calendar basis, and calculated based on the fair market value of your account as of the first business day of the current billing period. We charge fees based on a standard fee schedule, ranging from 0.20% 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, including a flat annual fee. Because our standard fee schedule is based upon the value of your account we have an incentive to recommend that you increase the level of assets in your account. This would not apply to clients on a flat annual fee schedule. When engaging us for asset management services, you will also incur other fees and expenses. The broker-dealer/custodian on your account will charge you transaction fees for executing trades in your account. You will also be charged internal fees and expenses by the funds we invest in within your account.

While we have standard hourly billing rates for Financial Advisory Services, all fees are subject to negotiation. The fees for the financial advisory services may be waived by us at our sole discretion. Any fees we charge for financial advisory services will not cover the costs associated with implementing any recommendations we may make.

**Additional Information:** 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. For more information about the fees we charge and the other fees and expenses you will incur, please see **Item 5** of **Form ADV Part 2A**.

**Conversation Starters:** *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 Acting as My Investment Adviser? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?**

**Standard of Conduct:** When we act as your investment adviser, 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 investment advice we provide you.

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

When we provide asset management services, we ask that you establish an account with Fidelity Investments to maintain custody of your assets and effect trades. We also recommend Fidelity Investments because they provide us and our clients with customer service, competitive pricing, online access, access to research, monthly statements and trade support which help us manage and develop our business operations. We do not pay for such benefits, which creates a conflict of interest.

A recommendation by us to rollover a 401(k) plan to an IRA with Quattro constitutes a conflict of interest.

We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. This creates different conflicts of interest for which we have developed procedures to mitigate and control these conflicts.

Some of our investment adviser representatives also serve as independent insurance brokers. Through this role they may sell, for commissions, various insurance products. They have a conflict of interest in recommending these products to you because of the potential for additional revenue.

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

For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10** of our **Form ADV Part 2A**.

### **How Do Your Financial Professionals Make Money?**

**Description of Salary/Payment of Investment Adviser Representatives:** We compensate our investment adviser representatives based on the amount of client assets that they oversee and number of clients they service. This creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us due to the potential for increased payments.

Some of our investment adviser representatives also serve as independent insurance brokers. When acting in this capacity, they can receive commissions for selling insurance products. This creates a conflict of interest when they recommend the purchase of insurance products.

For more information about these conflicts of interest, please see **Item 10** of our **Form ADV Part 2A**.

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. You can look up more information about us and our investment adviser representatives using the free and simple search tool at <https://www.investor.gov/CRS>.

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

### **Additional Information About Quattro Advisors**

Additional information about us and a copy of this relationship summary are available on the Internet at [www.quattro-advisors.com](http://www.quattro-advisors.com). You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/146438>. If you have any questions or want a copy of our ADV Part 2A Disclosure Brochure and/or an up-to-date copy of this relationship summary, we can be reached by phone at (412) 586-5406.

**Conversation Starters:** *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?*

**EXHIBIT TO AMENDED FORM CRS  
FOR QUATTRO ADVISORS, LLC  
SUMMARY OF MATERIAL CHANGES**

**March 2024**

The following sections of Form CRS have been materially amended to clarify information from the Firm's last Form CRS filing in March 2022:

**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?**

We added the example of an IRA rollover as a Conflict of Interest.

**Do You or Your Financial Professionals Have Legal or Disciplinary History?**

We no longer have disciplinary history to report.