

## Disclosure of Available Wealth Management Services

We provide wealth management services to you through U.S. Capital Wealth Advisors LLC, an SEC Registered Investment Advisor ("USCWA"), and USCA Securities LLC, a broker-dealer registered with the SEC and FINRA ("USCA Securities" or "USCA"). USCA Securities offers custody, execution and clearing services to you through a Fully Disclosed Clearing Agreement with National Financial Services ("NFS"). Clients of USCWA may open accounts with USCA Securities or Fidelity Brokerage Services as the "introducing broker" and obtain custody, execution and clearing services through NFS. Under the Clearing Agreement with NFS, USCWA also provides you certain wealth management services technology and products known as "Managed Account Services" ("MAS") through its affiliation with Envestnet. We also utilize Envestnet's administrative and technical services to offer Discretionary and Non-Discretionary Investment Management Advisory Accounts<sup>1</sup>. Clients of USCWA also may have custody, execution and clearing services provided by Charles Schwab and Company, Inc. ("Schwab").

### Types of Services Available in Advisory Accounts

#### Discretionary Investment Management by USCWA

Some USCWA Financial Advisors offer discretionary investment management. In such accounts, your Financial Advisor or Advisory Team will build and maintain portfolios designed to meet Client's investment objectives and risk tolerance. The Financial Advisor is granted a limited-power-of-attorney with discretionary trading authority over the designated assets or accounts to buy, sell, or otherwise effect investment transactions in the account.

#### Discretionary Investment Management by External Managers

USCWA Financial Advisors or Advisory Teams offer discretionary asset management by third party External Managers in accordance with the client's investment objectives and risk tolerance. The External Managers will have limited-power-of-attorney and trading authority over assets to buy, sell and trade in securities. The terms and conditions under which the client engages the External Manager will be set forth in the Specific Services Addendum, other addendums, and/or separate written agreement.

#### Non-Discretionary Investment Management by USCWA

Some USCWA Financial Advisors offer non-discretionary investment management. In such accounts, your Financial Advisor or Advisory Team recommends portfolio approaches including buys, sells, and trades in a variety of investments appropriate to your investment objectives and risk tolerance. Upon approval, your Financial Advisor will execute such trades.

#### General Advisory Services

In connection with non-discretionary accounts, which may be independent of USCWA or maintained as USCWA accounts, you may obtain agreed to services from your Financial Advisor such as investment policy advice and assistance, developing asset allocation strategies, manager selection and evaluation, performance evaluation and review of accounts.

#### Fee-Based Financial Planning Services

As part of an advisory relationship you may be offered Fee-Based Financial Planning through which you can develop a customized financial plan designed to illustrate your entire current financial situation. This service is primarily offered by USCWA Financial Advisors who have earned and maintain the Certified Financial Planner (CFP®) certification. In conjunction with your stated goals and as expressly agreed to by you and USCWA, such a Financial Plan may include one or more of the following : comprehensive balance sheet review; lifetime cash flow analysis; survivorship cash flow analysis; corporate executive benefits review; insurance planning ; estate documents review; wealth transfer planning; review estate planning needs and goals; philanthropic planning ; detailed "cash flow" projections of present financial condition; alternative "cash flow" projections of hypothetical impact of planning recommendations; investment and wealth transfer strategies; tax planning, including estimates of gross estate and income taxes; analysis of the impact of establishing proposed foundations or trusts; and forecasts of assets available to surviving heirs.

<sup>1</sup>For more information on the Envestnet MAS platform, please see Envestnet Asset Management, Inc., Form ADV Part 2A [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Customization of Advisory Services

Investment advisory services can be tailored to meet your specific objectives. In order to provide appropriately customized services, your Financial Advisor will obtain information regarding your financial circumstances, investment objectives, overall financial condition, income and tax status, personal and business assets, risk profile, and other information regarding financial and investment needs. Generally clients are permitted to impose reasonable restrictions on investing in certain securities or types of securities in their advisory accounts; however some restrictions may not be accommodated when utilizing ETFs, mutual funds or with respect to certain third-party products or services.

### Monitoring of Accounts and Performance Reporting

Unless specifically agreed to by you and USCWA in writing, advisory accounts receive ongoing monitoring by your Financial Advisor. Your Financial Advisor will offer to meet with you at least annually (either in person or remotely) to formally review your financial circumstances, investment objectives and risk profile. In your advisory accounts, you will generally have frequent and regular contact with your Financial Advisor to provide you requested services, address concerns and provide investment advice and performance reports. The amount, frequency, and type of contact you prefer should be discussed with and agreed upon between you and your Financial Advisor.

## **Types of Services Available in Brokerage Accounts**

### Buying and Selling Investments

In a brokerage account, your Financial Professional can place trades on your behalf in a wide range of investments, such as domestic and international stocks; mutual funds; ETFs; bonds; CDs; options on equities, and index funds. These transactions can be either solicited, where the Financial Professional makes the recommendation to you, or unsolicited, where you make the decision without the recommendation or advice of your Financial Professional.

### Investment Strategies and Advice

In connection with and incidental to the buying and selling of investments in your brokerage account, your Financial Professional may provide you with investment advice and recommendations, including investment strategies and approaches such as asset allocation.

### Customization of Brokerage Services

Brokerage services will be tailored to meet your specific objectives. In order to provide appropriate recommendations and brokerage advice, your Financial Professional will obtain information regarding your financial circumstances, investment objectives, overall financial condition, income and tax status, personal and business assets, risk profile, and other information regarding financial and investment needs.

### Monitoring of Accounts and Performance Reporting

Whether, to what extent and with what frequency you obtain monitoring of your brokerage account or any performance reporting of those accounts, will vary based on the agreement between you and your Financial Professional and on the scope of the relationship and services to be provided.

## **Types of Services Available in Both Advisory and Brokerage Accounts**

### Margin and Lending

You may be able to obtain lending services, specifically margin and non-purpose loans, in connection with your USCA brokerage or USCWA advisory accounts. If approved and suitable, you can use a non-purpose securities based line of credit for any purpose except to purchase, carry, or trade securities; refinance or repay margin loans; or repay any other loan used for securities purchases. A margin account is the only securities based line of credit you may use to purchase securities.

### Access to Basic Financial Planning Tools

If offered by your Financial Professional, you may obtain access to basic financial planning tools at no added cost, using approved software packages such as MoneyGuidePro or EMoney. This type of financial planning is available in both brokerage and advisory accounts.

### Cash Management

You may obtain cash management advice and services in connection with both brokerage and advisory accounts. Cash management is the process of collecting and managing cash flows and can be important for individuals for financial stability as well as part of a total wealth portfolio.

### Private Placements

From time to time, USCA and USCWA will offer certain unregistered securities, known as “private placements”, to clients who meet the offering's qualification criteria. In some instances, USCA Securities acts as the issuer of the private placement, typically through a “feeder fund,” in the majority of the cases; however, the private placement will be offered by a third-party unaffiliated with USCA. Your Financial Professional may recommend that you invest in a private placement in either a brokerage or an advisory account. If USCA charges you a placement fee in connection with a private placement held in a USCWA advisory account, then that investment will be excluded from asset-based fee charges for a minimum of twelve months after the purchase.