

FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

American Capital Partners, LLC. (“ACP”) is registered with the Securities and Exchange Commission as a broker-dealer and is also a member of FINRA and SIPC (Securities Investor Protection Corporation). 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 <https://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?

ACP offers brokerage services only. The principal services offered are the buying and selling of individual stocks, bonds, mutual funds, annuities and private placements. **We do not limit our investment offerings.** Financial Professionals offer recommendations as well as executing unsolicited transactions. You, the investor make the ultimate decision regarding the purchase or sale of investments. Recommendations are presented to you based on your investment objectives and risk appetite. Periodic reviews of your accounts are done but it is recommended that investors monitor their accounts. ACP does not have limitations on their account requirements for retail investors to open or maintain an account, however those accounts that are smaller in size may incur account maintenance fees.

For additional information, see <http://www.americancapitalpartners.com/Regulation-Best-Interest-Disclosure.16.htm>

Questions to ask us:

- **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?

A retail investor will pay transaction based commissions to ACP on their investment transactions. Commissions will vary by product and transaction size. Other fees that a retail investor could be charged on specific investment products that you may purchase include private placement fees, commissions paid for annuity contracts and life insurance, and other service fees. In addition to our transaction fees, clients are also responsible for the fees and expenses that may be charged by custodians/clearing firms, and by the investments including, but not limited to, custodian fees, IRA custody fees, account maintenance fees, fees related to mutual funds, and other transactional fees and product-level fees. As a retail investor you should speak to your representative and be comfortable how the fees and costs may affect your investments since each representative can charge accordingly within the required guidelines and agreed upon with yourself. ACP is also a market maker and from time to time may make a market in a particular security. ACP could make money trading that security to and from customers. You will be charged more when there are more trades in your account therefore the firm may have an incentive to encourage you to trade often. You the investor 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.

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Please make sure you understand what fees and costs you are paying. For additional information about fees and costs, see attached Client Fee Listing and <http://www.americancapitalpartners.com/Regulation-Best-Interest-Disclosure.16.htm>.

Questions to ask us: 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? How else does your firm make money and what conflicts of interest do you have?

When we provide you with recommendations 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: Some ACP staff are also licensed as insurance brokers that would earn additional commission if a client was to purchase insurance through them. In addition, some private placement products are managed by a related firm that will earn additional fees on their management of the investments. These are fully disclosed in the individual private placement memorandums.

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

ACP's Financial Professionals are compensated by receiving a percentage of the product sales commission you are charged. This creates a conflict in that there is an incentive to conduct more transactions to generate more commission.

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

Yes. Please visit <https://www.investor.gov/CRS> for free and simple tools to review the firm and your Financial Professional's disciplinary history, if any. We encourage you to discuss any questions with your Financial Professional.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For more information about our brokerage services, for up-to-date information, or to request a copy of our Relationship Summary please contact our office at 631-851-0918.

Questions to ask us:

- ***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?***