

United Capital Markets Inc.

Form CRS Customer Relationship Summary as of 12/15/2025

United Capital Markets Inc (UCM) 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 [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment adviser and investing.

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| What investment services and advice can you provide me? | <p>We offer brokerage services to retail investors on a limited basis. UCM's focus is primarily the trading of Asset-Backed Securities (ABS) and Commercial Mortgage-Backed Securities (CMBS) on an institutional level. UCM is also approved for Equity Trading. UCM does not monitor client investments. Our clearing agent can custody your account if you so choose. UCM will make recommendations. Additional Services are not offered by UCM. We do not offer discretionary accounts. We do not have a minimum account size or investment amount.</p> <p><i>For additional information</i>, please see cross references to Regulation Best Interest Disclosures https://www.finra.org/rules-guidance/key-topics/regulation-best-interest</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none">• <i>Given my financial situation, should I choose a brokerage service? Why or why not?</i>• <i>How will you choose investments to recommend to me?</i>• <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i> |
| What fees will I pay? | <p>UCM trades on a fully disclosed basis. Our clearing agent holds all cash and securities in your account. The IRA custodial fee charged by our clearing agent is charged annually (\$40.00). UCM does not pass on to its customers new account opening fees, maintenance fees or ticket charges However, should you wish to have money wired out of your account (\$30.00 per wire) or your account transferred (\$60.00 per ACAT) you will be charged a fee by our clearing agent.</p> <p>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.</p> <p><i>For additional information</i>, please contact Catherine Bezzina, CCO at 305 365 0527.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• <i>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?</i> |

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| <p>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?</p> | <p>When we provide you with a recommendation 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 affect the recommendations we provide you.</p> <p>Here is an example to help you understand what this means.</p> <p>Principal Trading: UCM trades as principal or riskless principal. UCM will offer to buy or sell a security to or from one of its trading accounts or inventory. The cost of your investment will depend on the price of the security you are purchasing and accrued interest as applicable.</p> <p>For additional information, please contact Catherine Bezzina, CCO at 305 365 0527.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i> |
| <p>How do your financial professionals make money?</p> | <p>UCM trading as principal or riskless principal. Our trading desk will earn trading profits based on the price it buys or sells a security to or from you. We are not obligated to disclose our mark up or markdown to you unless required by FINRA rules and regulations i.e. FINRA Rule 2232 – https://finra.org/rules-guidance/key-topics/fixed-income/confirmation-disclosure-faq. UCM can hold an inventory and trade as principal or riskless principal, as such, securities we recommend to you can be owned by UCM or its affiliates.</p> |
| <p>Do you or your financial professionals have legal or disciplinary history?</p> | <p>Yes. Please see FINRA’s Broker Check at Finra.org/investors/brokercheck to review the disciplinary history of the firm and its registered financial professionals. FINRA’s Broker Check is designed to help you research the backgrounds of brokers and brokerage firms, as well as investment advisors.</p> <p>Additionally, visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i> |
| <p>Additional Information</p> | <p>For additional information about our services, If you would like additional, up-to-date information or a copy of this disclosure, please call Catherine Bezzina, CCO at 305 365 0527 and, or visit our website at www.unitedcapital.com</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • <i>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?</i> |