

# Client Relationship Summary

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## Item 1. Introduction

Realta Broker Dealer, **Realta Equities, Inc** 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). **Realta Investment Advisors, Inc** is registered with the Securities and Exchange Commission (SEC) as a registered Investment Advisor. 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 advisors, and investing.

### Terms to know.

- A **broker-dealer** is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
  - An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.
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## Item 2. Relationships and Services

### What investment services and advice can you provide me?

Realta Equities, Inc offers full-service and self-directed brokerage services to retail investors, including buying and selling securities and offering securities recommendations. We do not provide account monitoring services. We do not act with discretion in brokerage accounts. You make the ultimate decision regarding the purchase or sale of investments.

Realta Investment Advisors, Inc offers ongoing investment advice and asset management to retail clients. Our financial advisors may provide advice on the purchase and sale of many types of investments, wealth management, investment consulting, portfolio management, asset allocation, cash management, financial and estate planning. Investment services are provided on a discretionary or non-discretionary basis. Discretionary advisory services mean that your financial advisor will have the ability to purchase or sell your investments without first acquiring your permission. Non-Discretionary services mean that you make the ultimate decision regarding the purchase or sale of investments. Our advisors monitor and offer a review of your account at least annually.

We do not limit our advice to any menu of products of types of investments.

We do not impose account value minimums, although our independent financial professionals may choose to do so, and some advisory programs offered by third parties through our firm may impose their own account minimums.

For additional information please see [Realta's ADV, Part 2A Brochure](#), [Realta's Regulation Best Interest Disclosure](#), and/or your product prospectus or private placement memorandum(s).

### Conversation Starters - ask your financial professional:

- 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?
  - 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?
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## Item 3. Fees, Costs, Conflicts, and Standard of Conducts

### What fees will I pay?

Realta charges different fees according to the type of product you select, as outlined below. You will pay fees

and costs whether you make or lose money from 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.

**Realta Equities, Inc. Broker/Dealer Costs and Fees:** You will pay transaction-based fees (i.e. commissions) for purchases or sales you decide to execute in your account, based on the product selection, brokerage service model, and account type. You will be charged more when there are more transactions in your account, therefore an incentive exists for Realta or your financial professional to encourage you to trade more frequently.

For investments in stocks or ETFs, the transaction-based fee is usually charged as a separate commission or sales charge. For investments in bonds, this fee is typically included as part of the price you pay for the investment (called a markup or markdown).

For some types of investments, such as mutual funds, annuities and alternative investments, we receive transaction-based fees from the investment product sponsor in the form of asset-based sales charges (e.g., sales loads). These fees are based on the amount invested in a product and, depending on the product, may be based on how long you hold the investment. Our receipt of asset-based sales loads creates an incentive to recommend products or sponsors that include such charges.

**Realta Investment Advisor, Inc Costs and Fees:** We are generally compensated for investment advice based on a percentage of assets under management. Fees vary by program and are charged monthly or quarterly in advance or arrears. You pay this fee even if you do not buy or sell investments. The more assets you have in an asset-based fee account, the more you will pay us in fees. This creates an incentive to encourage you to increase the size of your account. Financial planning services may be billed at an hourly or flat rate. You will also pay fixed fees for operational services provided through your account, such as custodial fees and account maintenance fees. These fees are charged at least annually and may be waived under certain conditions.

Wrap Fee programs charge a higher fee than traditional accounts based upon assets under management in exchange for including most of the transaction costs and fees that a broker-dealer or bank charges in the fee. If you expect to trade infrequently or to pursue a “buy and hold” strategy, a wrap fee program may cost you more than paying for the program’s services separately, and you may want to consider a brokerage relationship rather than an advisory relationship.

### **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 additional information,** please see [Realta’s Regulation Best Interest Disclosure](#), [Realta’s Customer Account Fee Schedule](#), [Realta's ADV, Part 2A Brochure](#), your Investment Advisory Agreement, your account statements, confirmations, and investment documents and disclosures.

### **Realta Equities, Inc. Broker/Dealer Costs and Fees:**

- Third-Party payments may be based on sales of investment products thus incentivizing us to recommend you buy and sell investments.
- Revenue sharing, such as when we or our affiliate receive selling group compensation.
- Trail Compensation is ongoing compensation from product sponsors typically paid from the assets of an investment product based on an annual percentage of invested assets and varies by product. We therefore have an incentive to recommend products that pay higher “trails.”

### **Realta Investment Advisor, Inc Costs and Fees:**

- Third-Party payments to our affiliated broker-dealer may be based on sales of investment products thus incentivizing us to recommend you buy and sell investments generally, and to recommend opening accounts with our affiliated broker-dealer. Alternatively, these payments may be a percentage of invested assets, thus incentivizing us to recommend you buy and hold investments.

### **Conversation Starters – ask your financial professional:**

- 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 as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we provide you with a recommendation as your broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means:

- **Proprietary Products:** We have an incentive to recommend products offered by Madison Capital Group, LLC (“MCG”) (e.g. Cameron, Madison, or Links Cr Wash), which is an indirect owner of Realta Equities, Inc. MCG, Realta Equities and the common direct and indirect owners benefit when you purchase an MCG sponsored product from us.
- **Proprietary & Affiliated Offerings:** Our professionals may make recommendations in which Realta Equities Inc is the exclusive placement agent, meaning no other brokerage firm is offering that security, or where investment professional is affiliated with the offering.
- **Managing Broker-Dealer Products:** We will earn higher fees and compensation or other benefits when you invest in a product for which we are the managing Broker-Dealer.
- **Managing Broker-Dealer Services:** We receive payments and fees for advising and assisting sponsors on their offerings of publicly registered and private placement securities and in distributing those securities through a selling group syndicate. One component of our fees is a percentage of sales. As such, we have an incentive to recommend or invest your assets in the securities for which we are a managing broker-dealer.
- We receive compensation from third parties related to investments you make in certain products, including mutual funds, ETFs, annuities, alternative investments ( e.g. BDCs, non-traded REITs, and closed end funds), and other investments. This compensation includes ongoing distribution charges (e.g., 12b-1 fees or trail payments), which an investment product charges you and then pays to us. We also receive fees from investment products and/or their sponsors for recordkeeping and other administrative services we provide in relation to your investments.
- Revenue sharing is another type of third-party compensation we receive from sponsors who participate in our marketing programs. In addition, third-party payments from our investment advisor to our affiliated broker-dealer may be based on sales of investment products thus incentivizing us to recommend you buy and sell investments generally, and to recommend opening accounts with our affiliated broker-dealer. Alternatively, these payments may be a percentage of invested assets, thus incentivizing us to recommend you buy and hold investments.
- Certain sponsors pay us to make their investment products available on our platform. Because we receive payments from these third parties, there is an inherent incentive for us to recommend or invest your assets in those investment products.

For additional information, please see [Realta's ADV, Part 2A Brochure, Realta's Regulation Best Interest Disclosure](#), and/or your product prospectus or private placement memorandum(s).

#### **Conversation Starters – ask your financial professional:**

- How might your conflicts of interest affect me, and how will you address them?

### **How do your financial professionals make money?**

Our financial professionals are primarily independent contractors who set their own fees and are generally compensated based on a percentage of assets under management. This compensation varies by the advisor based upon experience, geography, type of account, service model, and negotiation with the client. Those who provide investment advisory services receive a portion of the advisory fee you pay. Generally, the more assets in your advisory account, the more fees you will pay. Professionals who provide advisory services are therefore incentivized to encourage you to increase the assets in your account. Professionals who provide brokerage services receive a portion of the commissions or markups/markdowns from your trades, which creates an incentive to encourage you to trade more frequently. In addition, professionals receive different levels of compensation such transition assistance, for selling different types of investments or services, e.g. 12b-1 fees, trail payments, or sales loads paid to us by an investment product.

Your professional is nonetheless legally required to act in your best interest. We have systems in place to mitigate the conflicts of interest that arise from the way your professional makes money, including systems to

review whether a recommendation is in your best interest.

**For additional information**, please see [Realtor's ADV, Part 2A Brochure](#), [Realtor's Regulation Best Interest Disclosure](#), and/or your product prospectus or private placement memorandum(s).

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### **Item 4. Disciplinary History**

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

**Yes.** Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters – ask your financial professional:**

- As a financial professional, do you have any disciplinary history? For what type of conduct?
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### **Item 5. Additional information**

For additional information about our services, please visit our website <https://Realtawealth.com>. If you would like additional up-to-date information or a copy of this disclosure, please call 888-657-5200.

**Conversation Starters – ask your financial professional:**

- 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?