Quincy Wells Capital, LLC - Customer Relationship Summary (Form CRS)
Effective November 4, 2026

I. Introduction

Quincy Wells Capital, LLC ("Quincy Wells Capital," "we," "us," or the "Firm") 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 Securities Investor Protection Corporation ("SIPC"). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Quincy Wells Capital provides brokerage services. Investment advisory services may be available separately through Quincy Wells Advisors, LLC, a separate investment adviser.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

II. What Investment Services and Advice Can You Provide Me?

We offer full-service brokerage services to retail investors, including buying and selling securities and providing securities recommendations. Your financial professional may recommend investments or investment strategies based on information you provide about your investment objectives, financial circumstances, risk tolerance, time horizon, and other relevant factors.

Our brokerage accounts are non-discretionary. This means that we or your financial professional may recommend that you buy, sell, or hold an investment, but you make the ultimate decision whether to purchase or sell an investment.

We may periodically review your brokerage account in connection with making a recommendation to you. Unless otherwise specifically agreed, our brokerage services do not include an ongoing obligation to monitor your account.

The securities and investment products available through us may be limited. Our financial professionals may offer different products or services depending on their licenses, registrations, qualifications, and the product arrangements available through the Firm.

We do not impose a Firm-wide minimum account value to establish or maintain a brokerage account. Particular investments, products, programs, or financial professionals may have minimum investment or account requirements.

Conversation Starter - 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?*

III. What Fees Will I Pay?

The fees and costs you pay depend on the investments you purchase, the transactions you conduct, and the type of brokerage account you maintain. You generally pay a transaction-based fee, such as a commission or sales charge, when you purchase or sell an investment. The amount may vary by investment, transaction, and account.

Because we and your financial professional may receive compensation when you purchase or sell investments, we have an incentive to encourage you to trade more frequently and to recommend investments that provide greater compensation to us or your financial professional.

Depending on your account and investments, you may also pay commissions; sales charges or loads; markups or markdowns; account maintenance, administrative, custodial, transaction, processing, transfer, or termination fees; and product-level fees and expenses. Certain investments, including mutual funds and other pooled investment vehicles, have internal management fees, operating expenses, or other expenses that reduce the value of your investment.

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.

Conversation Starter - 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 You 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 a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the ways we make money create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you.

Transaction-based compensation. We and our financial professionals may receive compensation when you purchase or sell investments. Compensation may differ by investment or product, creating an incentive to recommend transactions or investments that generate greater compensation.

Third-party payments. We or our financial professionals may receive payments from investment product sponsors or other third parties in connection with certain investments. The amount and type of compensation can vary among products, creating an incentive to recommend investments that provide greater compensation.

Trail compensation. Certain investment products may pay ongoing compensation, sometimes called "trail" compensation. This creates an incentive to recommend products that pay ongoing compensation or higher trail amounts.

Revenue sharing and other compensation. We may receive revenue-sharing payments, selling-group compensation, marketing support, or other compensation from certain product sponsors or providers. These arrangements create an incentive to recommend investments or products from firms that compensate us rather than those that do not.

Conversation Starter - 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 generally receive a portion of the revenue generated from the brokerage products and services they provide to you. Compensation may vary depending on the investment product or service. As a result, a financial professional may receive more compensation for selling one investment product than another, creating an incentive to recommend investments that generate greater compensation. Financial professionals may also receive other compensation or benefits related to their brokerage activities, where applicable.

IV. Do You or Your Financial Professionals Have Legal or Disciplinary History?

Yes. One or more of our financial professionals have legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. You may also visit FINRA's BrokerCheck at https://brokercheck.finra.org for additional information.

Conversation Starter - Ask your financial professional:

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

V. Additional Information

For additional information about our services, please visit our website at www.quincywellscapital.com. If you would like additional, up-to-date information about our services, or to request a copy of this disclosure, you can email compliance@quincywells.com or call 312-205-6458.

Conversation Starter - Ask your financial professional:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*