

**ITEM 1. INTRODUCTION**

RD Capital Group (the “Firm”) is registered with the Securities and Exchange Commission as a broker-dealer member of [FINRA](http://www.finra.org) ([www.finra.org](http://www.finra.org)) and [SIPC](http://www.sipc.org) ([www.sipc.org](http://www.sipc.org)). The selection of an appropriate type of firm to work with is key as brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**ITEM 2. RELATIONSHIPS AND SERVICES****“WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?”**

We offer advice to individual retail investors regarding the purchase and sale of securities in cash, margin, and retirement accounts. While we do not specifically limit our offerings, we are only approved to transact business in corporate equity and debt, mutual funds, US treasury securities, municipal securities, variable products, options, and private placements. We are also approved to engage in best efforts underwriting activities. Further, we do not have selling agreements with all available mutual fund and/or variable product sponsors. Brokerage transactions are completed on a non-discretionary basis. As such, the final determination as to whether or not to engage in a recommended transaction rests with you. We do not engage in ongoing account monitoring for performance purposes. However, we do review all transactions on a daily basis as part of our supervisory obligations and to ensure that all of our recommendations to you meet the best interest standard. We do not have minimum requirements to open an account.

**Conversation Starters: Not sure what to ask next? The questions below can be a jumping off point to start a conversation about relationships and services:**

- “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?”

**ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT****“WHAT FEES WILL I PAY?”**

Our firm is compensated through commissions. These commissions vary by transaction and by product. With respect to equity securities, the commission is generally between 0-2.5%. Commissions on transactions in corporate and municipal debt products range from 0-2%. Commissions on US treasury securities range from 0-1%.

In addition to the above, our Clearing Firm, Pershing, charges a \$4.00 service charge per transaction, \$20 outgoing wire fees, \$25 annual inactivity fees, and a surcharge fee for paper delivery of documents of \$0.75 per document, electronic delivery is no charge. Other charges that the clearing firm may impose include IRA conversion fees, and margin interest.

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: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the impact of fees and costs on investments:**

- “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 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 can affect the recommendations we provide you. Here are some examples to help you understand what this means.*

We charge commission on transactions in your account. This gives the firm and its financial professionals an incentive to recommend more transactions in the hope of generating revenue. We address this conflict through disclosure in this document, daily review of transactions, ordinary updating of customer investment profile information, and a general prohibition on recommendations that are not in the best interest of the customer.

**Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about conflicts of interest:**

- “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 compensated by commission per transaction. The Firm maintains a percentage of these commissions to fund operations. The President of the firm receives a salary and does not receive commissions, however, commissions are still charged on transactions recommended by him. Such commissions are used to fund the operations of the Firm.

**ITEM 4. DISCIPLINARY HISTORY****“DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?”**

Yes. For more information, visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the financial professional’s disciplinary history:**

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

**ITEM 5. ADDITIONAL INFORMATION**

For more information on our firm and services, please visit [www.investor.gov/CRS](http://www.investor.gov/CRS), FINRA’s BrokerCheck website at <https://brokercheck.finra.org/>, and our website at [www.rdcap.com](http://www.rdcap.com). You may also contact César Muñoz at 787-282-0303 with specific questions, concerns, or complaints, to request up-to-date information, or to request a copy of the Firm’s current Customer Relationship Summary.

**Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the contacts and complaints:**

- “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?”