

STRATEGIC CAPITAL ALLOCATION GROUP, LLC

- Relationship Summary -

June 30, 2020

Item 1. Introduction

Strategic Capital Allocation Group, LLC (SCA) is registered with the Securities and Exchange Commission as a Registered Investment Advisor. Brokerage and investment advisory services and fees differ and it is important for you, the retail investor, to understand the differences. SCA strictly provides only discretionary investment advisory services to the retail investor. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

“What investment services and advice can you provide me?”

SCA only provides to retail investors our proprietary, discretionary investment advisory service called SCA Quatrain Global Solution (QGS). QGS is available to you only through a Separately Managed Account (SMA) that a retail investor would establish at Interactive Brokers. You would also complete an SCA Investment Management agreement with SCA that would enable us to manage your QGS account with discretion limited to only trade the QGS investable universe consisting of Exchange Traded Funds (ETFs) and Cash. As a standard practice, we monitor your QGS account daily with no material limitations to doing so. QGS is liquid daily and you may close your QGS account at any time with 7 days-notice to us. The QGS minimum account size is \$250,000. Our QGS strategy on your behalf is fully systematic. Our quantitative program evaluates the path, pattern and co-movement of the rates of return for the investable universe and attempts to identify and select a combination of investments that can potentially minimize risk at any point in time and strive to capture ongoing compounded returns.

You should have an investment advisor who oversees your entire portfolio help you evaluate the suitability of QGS even if you may consider yourself a sophisticated investor.

“Given my financial Situation, should I choose an investment advisory service?”

Yes. To retail investors, SCA only offers the QGS investment strategy. We believe an investment advisory service is advisable to help you determine both the suitability of QGS for you and to determine the amount to invest in QGS, if appropriate. For suitability and allocation, your investment advisory service should evaluate reasonable alternatives to QGS found at firms like Blackrock, Putnam, and PIMCO.

“How will you choose investments to recommend to me?”

QGS is discretionary and will allocate to the investable universe as determined by SCA’s proprietary investment process for QGS.

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

“What fees will I pay?”

The QGS investment management fee is calculated as 1.00% annually, accruing and paid daily through your Interactive Brokers account. This fee is applied and calculated based on your daily

account balance at the end of each business day. You may also pay a custodial fee to Interactive Brokers for maintaining your account with them. There may also be transaction fees associated with the execution of trades in your account. There are also management fees internal to the underlying ETFs that may be held in your account at any point in time. You will pay these fees and costs whether you make or lose money on your investments. These fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

“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?”

Hypothetically, a \$10,000 QGS investment will be charged daily at the end of each business day at an annualized rate of 1.00% resulting in approximately \$9,899 at year end if no investment returns are generated. We also estimate a total of 0.02% charged in commission fees for each transaction. All underlying ETF management fees range between 0.03% and 0.20% annualized.

“What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?”

Our highest obligation is to place our best professional effort in to the success of QGS on your behalf. SCA also makes money by providing both QGS and customized versions of our Quatrain portfolio construction platform to institutional clients. In these cases, we would be incentivized to emphasize QGS over and above any other investment in a portfolio. Considering we do not provide these investment advisory services to retail clients, this conflict of interest is not applicable to you. In the case of the QGS investment strategy, fees are charged based on total invested assets with us. Therefore, we would be incentivized to take more risk in order to grow such assets.

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

We address the stated conflicts of interest by encouraging you to work with an impartial and competent financial advisor to determine whether and how an investment in QGS would benefit you over and above any suitable alternative.

“How do your financial professionals make money?”

All financial professionals at SCA are cash compensated based on the overall business of the firm and their professional leadership throughout all firm activities.

Item 4. Disciplinary History

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

No.

Item 5. Additional Information

Additional information about our firm, including a copy of this Relationship Summary, can be found at www.scagr.com, our Form ADV, Part 2 Brochure at www.adviserinfo.sec.gov, and by calling 617.450.9300.

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

Ryan Spagnolo would be your primary contact person. He is a Director at SCA and registered investment advisor representative. His phone number is 617.450.9305 and his email is rspagnolo@scagr.com. Should you have any concerns about your treatment, you may contact Brian Hunter, Managing Director, at 617.450.9301 or bhunter@scagr.com.