

1. Introduction

Quantca Financial LLC ("Quantca Financial") is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. This document helps you understand our services, fees, and qualifications to determine if they align with your financial goals. SEC registration does not imply a certain level of skill or training. It's important to distinguish between investment advisory and brokerage services, including their fees. 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 advisers, and investing.

2. What investment services can you provide me?

We provide investment advisory services through algorithmic investment models that trade stocks, bonds, and ETFs in client accounts. Clients select models based on their risk tolerance and investment goals. Our accounts feature fully discretionary and automated investment management services. Our services are available to retail clients, accredited and qualified investors, entities, and companies or institutions.

Investment Advisory Services:

- **Investment Account Management:** We specialize in providing automated algorithmic investment models that are constructed based on mathematics and historical probability. Our services span from fixed portfolio holding to automated market timing, and are monitored by our software daily.

Key Features of Our Services:

- **Discretionary Management:** By granting us discretionary authority over your investment accounts, you empower Quantca Financial to make investment decisions on your behalf. This allows for portfolio adjustments and strategic investment moves without the need for prior approval on every transaction. This authority is limited to managing your investments while you are our client.
- **Transparency and Communication:** We believe in maintaining a transparent relationship with our clients. You will receive regular updates and reports on your portfolio's performance.
- **Minimum Investment Requirements:** Minimum requirements vary by strategy; clients can start with as little as \$2,500.
- **Custody:** Quantca does not hold client funds or securities, except for advisory fees deducted by a qualified custodian. All funding of client accounts is done directly between the client and the compatible broker, and Quantca does not accept payments or securities to fund client accounts.
- **Additional Information:** See our website and firm brochure for more information.

Conversation Starters:

- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**
- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**

3. What fees will I pay?

Our fees are a percentage of assets under management, ranging from 0.39% annually for YieldSmart to 2% annually for all other models. Fees are negotiable, and are calculated either using the average daily net liquidation value (NLV) of the client account, or the end of period NLV, as detailed in the client agreement for their selected model. Qualified and accredited investors using exclusive models will incur a 20% performance fee on gains exceeding the benchmark. ETF expenses and brokerage transaction costs also apply, which are not charged by Quantca. 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 Starters: Help me understand how these fees and costs might affect my investments. If my brokerage account has \$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 when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we 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 investment advice we provide you. Here are some examples to help you understand what this means:

- Quantca makes money by charging a % of assets under management. This means that it is in Quantca's interest to have clients participate in products that have higher fees.
- Quantca may receive compensation for clients introduced to brokers. Quantca's compatible brokers are based on 3rd party software compatibility for algorithmic model execution.
- Quantca and its officers may trade its own automated models, or test new models. When this is done, our trades are executed through 3rd party software in an algorithmic/automated manner that does not prioritize the execution of trades.

How do your financial professionals make money?

- Our services are automated models, so we do not employ advisers to give investment advice. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple tool to research us and our professionals.

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

4. Disciplinary History – Do you have legal or disciplinary history?

No, there is no legal or disciplinary history for Quantca Financial or its staff.

5. Additional Information

For more details on our services, visit our website, review this form and our firm brochure (Form ADV). These documents may be accessed at any time by visiting <https://www.quantca.com/legal> .