



Matrix Private Capital Group LLC is an investment adviser registered with the Securities and Exchange Commission. 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 [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors. We provide ongoing investment advisory services that are tailored to your individual needs. Our investment advisory services are guided by the stated objectives and any restrictions imposed by you. Our recommendations are implemented through highly-vetted third-party investment managers – both active and passive – across fixed income, equity and alternative asset classes. Our wealth management and advisory services are offered on a discretionary and non-discretionary basis to high net worth individuals, trusts, estates, endowments, foundations and family offices. For discretionary accounts, we will be responsible for asset allocation and selecting investment managers. The only limitations on the investment authority will be those limitations imposed in writing by you. For non-discretionary accounts, you make the ultimate decision regarding our recommendations. Our advice is not limited to proprietary products or a limited menu of products or types of investments. We do not impose a minimum account size to become an advisory client.

*For additional information, please see Items 4,5, 7, 13 and 16 of our [Form ADV, Part 2A brochure](#).*

**Key questions to ask:**

- Given my financial situation, should I choose an investment advisory 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?

*What fees will I pay?*

We generally charge a fee based on a percentage of assets under management for our investment advisory services. Fees are paid quarterly in advance or arrears based on your investment advisory agreement and deducted from your account(s). The higher the value of assets that are in your advisory account, the more you will pay in fees; thus, we have an incentive to encourage you to increase the value of assets in your account. We may provide non-discretionary services for a fixed fee which will be negotiated on a client-by-client basis.

You may also be subject to other fees paid to third parties including account maintenance fees, custodial fees, transaction charges, and fees charged by other investment managers in addition to the fees outlined above. In addition to our fees, you will also incur the management fees and any other expenses of any mutual funds or other investment vehicles that we select for your portfolio.

*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 Item 5 of our [Form ADV, Part 2A brochure](#).*

**Key questions to ask:**

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? How much will be invested for me?



*What are your legal obligations to me 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. An example of this would be as follows:

Our affiliates sponsor private special purpose co-investment vehicles (“SPVs”) that may be available to retail investors meeting certain qualifications. To the extent that we recommend that you invest a portion of your assets in the SPVs, we will not charge our investment advisory fee for wealth management services on that portion of your assets. Therefore, you would only pay the fees in respect of any assets invested in the SPVs. This is generally a performance-based allocation. A conflict of interest exists as our compensation may be higher when your assets are invested in the SPVs as a result of the performance-based allocation. In addition, our wealth advisers receive a portion of the performance-based allocation of SPVs through ownership of the general partner. The amount of the wealth advisers’ clients that invest in the SPV is a factor in determining ownership of the general partner. This creates a conflict of interest as wealth advisers have an incentive to recommend that your assets are invested in the SPVs, however, Matrix only recommends that a Client invest its assets in the SPVs when Matrix believes the investment is in the Client’s best interest.

***Key questions to ask:***

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

*For more information about our conflicts, please see Items 10, 12 and 14 of our [Form ADV, Part 2A brochure](#).*

*How do your financial professionals make money?*

Our financial professionals are compensated based on management fees paid by advisory clients. This receipt of payment could potentially create a conflict of interest as financial professionals have an incentive to add new clients and increase the value of assets for existing clients. In addition, certain financial professionals receive a portion of the performance-based allocation of SPVs through ownership of the general partner. This creates a conflict of interest as financial professionals have an incentive to recommend that your assets are invested in the SPVs.

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

No. A free and simple search tool to research us and our financial professionals is available at [investor.gov/CRS](http://investor.gov/CRS).

***Key questions to ask:***

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

Additional information about our investment advisory services and an up-to-date copy of this relationship summary is available by contacting us at (212) 254-4876.

***Key questions to ask:***

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?