

### Item 1. Introduction

A.G.P. / Alliance Global Partners Corp (“A.G.P.”) is registered as an investment adviser with the U.S. Securities and Exchange Commission (“SEC”) and as a broker-dealer with [FINRA](#) and the [SEC](#). Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives, “IARs”) at [Investor.gov/CRS](#), which also provides educational materials about broker-dealers, investment advisers, and investing. This Customer Relationship Summary (“Form CRS”) addresses our investment adviser services. Information related to our broker-dealer services are addressed in a separate Form CRS which can be obtained on our [website](#).

### Item 2. Relationships and Services

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

##### Description of Services and Monitoring

We provide investment advisory services to retail investors. Our services include individual portfolio management, sub-advised portfolio management, third-party money management, and financial planning.

- Individual Portfolio Management: We manage portfolios on an individual basis primarily for retail investors.
- Sub-Advised Portfolio Management: We serve as primary adviser, but engage the services of Euro Pacific Asset Management, LLC (“EPAM”), an unaffiliated SEC-Registered investment adviser, to manage the portfolios of retail investors. Wrap account portfolios are invested specifically in EPAM mutual funds.
- Third-Party Money Management: We offer retail investors a selection of third-party money managers other than EPAM to co-advise or sub-advise all or a portion of your assets.
- Financial Planning: We offer stand-alone financial planning services.

As part of our standard services, we monitor your account on an ongoing basis and perform one-on-one account reviews with you at least annually. Factors that trigger reviews include changes to your investment objectives, guidelines and/or financial situation; cash added to or withdrawn from your account; purchases and sales in your account; tax considerations; and major changes in the market. We will also review your account upon your request. For clients to whom we provide financial planning services, we conduct reviews on an “as needed” basis triggered by the client’s request. We may also suggest financial planning reviews when triggered by a change in your financial situation and/or investment needs.

##### Investment Authority

A.G.P. offers portfolio management services on both a **discretionary** and **non-discretionary** basis. Discretionary portfolio management allows us, or the third-party money manager, the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. With non-discretionary portfolio management, we provide investment recommendations but require your approval to proceed. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

##### Investment Offerings and Minimum Requirements

While we can advise on any investment asset, our investment recommendations are primarily related to investments in exchange-traded equity securities (including ETFs), mutual funds and bonds. As a condition for starting and maintaining a relationship, we generally require a minimum investment or amount of billable assets as described in our [Firm Brochure](#). Accounts below the minimums may be negotiated at our discretion.

##### Additional Information

For additional information on our services and investment strategies, please see our [Form ADV Part 2A](#) and [Appendix 1](#) (with special emphasis on Items 4, 7, and 16 of Part 2A or Items 4.A. and 5 of Appendix 1).

##### Conversation Starters \*

- *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?*

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

#### “What fees will I pay?”

A.G.P.’s fees are based on the types of services we provide. For individual portfolio management, sub-advised portfolio management and third-party money management services, we charge an ongoing asset-based fee, in advance, at the end of each quarter. The fee is charged as a percentage of your assets that we manage. The more assets in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. Both our sub-advisory and third-party money management programs offer wrap fee accounts. In a wrap fee account, the asset-based fee will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore, are higher than a typical asset-based advisory fee.

\* Consider asking your financial professional these questions.

**Other Fees and Costs:** Some investments, such as mutual funds, impose additional fees that will reduce the value of your investments over time. Those fees may include mutual fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, brokerage commissions, transaction/execution fees, custodial fees, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. See below, and in the Firm Brochure for additional compensation either A.G.P. or your IAR will earn from your investments with us.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. 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. More detailed information about our fees and costs are included in our [Form ADV Part 2A](#) (Items 5.A., B., C., and D.)

**Conversation Starters \***

- *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 acting as my investment adviser?”**

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.

A.G.P. earns additional compensation through: (1) our IARs (who are also registered representatives) who sell commission-based products; (2) rebates from third parties for sponsoring certain client events or IAR training; (3) revenue sharing arrangements with our custodian or a third-party mutual fund/insurance company, that is based on the assets invested in a particular money market fund, mutual fund or other product, or your margin debit balance; (4) payment for order flow and mark-up arrangements on the broker-dealer side of our business; and (5) our role in certain private placements or IPOs that we recommend to you. Each item listed here represents a conflict of interest, as the recommendation or sale of the underlying investment results in additional compensation to either A.G.P., your IAR or both.

**“How else does your firm make money and what conflicts of interest do you have?”**

We generate revenues from portfolio management and financial planning services and additional compensation summarized above.

**Conversation Starter \***

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

These arrangements and additional information about conflicts of interest are discussed in more detail in our [Form ADV Part 2A](#).

**“How do your financial professionals make money?”**

Our IARs are compensated through a percentage of the management fees we receive for the advisory services we provide. The portion paid generally does not vary based on the type of investments that are recommended. However, as noted above, several of our IARs are also registered representatives of our broker-dealer and some are also independent insurance agents. When acting in these capacities, they will earn commissions. Additionally, certain IARs negotiate forgivable loans to move their clients from another firm to A.G.P. If the IAR reaches certain production or asset thresholds within a specified time period, the loan is forgiven. This causes a conflict of interest in that the IAR has an incentive to recommend that their clients move their assets to A.G.P.

**Item 4. Disciplinary History**

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

Yes – We invite you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our Firm and IARs.

**Conversation Starters \***

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

**Item 5. Additional Information**

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](http://Investor.gov) or [adviserinfo.sec.gov](http://adviserinfo.sec.gov). Alternatively, you can call A.G.P. toll-free at (800) 727-7922 to speak with us directly and request a copy of this relationship summary.

**Conversation Starters \***

- *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?*