



FORM CRS RELATIONSHIP SUMMARY

1. INTRODUCTION

RJL Capital Group, LLC ("RJL") is a broker-dealer registered with the Securities & Exchange Commission. RJL is also a member of the Financial Industry Regulatory Authority, and the Securities Investor Protection Corporation. RJL provides securities brokerage services. Brokerage and investment advisory services and fees differ; it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at: www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors and investing.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- RJL provides fee-based brokerage services for retail investors who are interested in buying and selling stocks, options, warrants, and exchange-traded funds. Investors may open individual, joint, trust or retirement accounts.
- Our customer base makes their own investments decision. Our registered representatives do not make recommendations or solicit transactions.
- RJL does not offer proprietary products.
- Minimum initial account size is \$1,000.
- We do not monitor your investments on an ongoing basis other than for regulatory purposes.
- **You may find further information at:** <https://rjlcapitalgroup.com/>

Questions to ask:

- *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?*

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3A. What Fees Will I Pay?

You will pay a transaction-based fee when you buy or sell securities. You will also pay for certain additional account services. Please be certain to review and understand the fee schedule you received when you opened your account.



- Standard account fees are disclosed at the onset of the customer relationship.
- Transaction fees are based on specific types of transactions and/or level of anticipated account activity - not on the value of your account.
- Transaction fees for stocks, options, warrants, and exchange-traded funds include brokerage charges set by RJL plus execution costs which may include clearing and exchange fees.
- We will charge you fees for additional services such as margin debit balances, option exercise/assignments, wire transfers, certain stock deposits, international transactions and annual account maintenance.
- **Further information may be found in your fee schedule.**

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, and how much will be invested for me?

3B. 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?

If the firm or a RR of the firm were to provide you with a recommendation, we must act in your best interest and not put our interest ahead of yours.

- Disclosure. Prior to or at the time of the recommendation, we must provide you, in writing, full and fair disclosure of all material facts relating to the scope and terms of our relationship with you.
- Care. Your registered representative must exercise reasonable diligence, care, and skill to understand the risks, rewards, and costs associated with the recommendation and have a reasonable basis to believe that a recommended transaction is in your best interest based on your investment profile and doesn't place the interests of the firm ahead of you. This includes avoiding transactions that are excessive.
- Conflicts of Interest. We have an obligation to avoid or mitigate conflicts of interest where possible. For example, RJL does not sponsor proprietary products, recommend products or services based on compensation/incentives from 3rd parties, or engage in incentive programs such as sales contests, sales quotas, bonuses, or non-cash compensation based on specific products or types of securities. At the same time, RJL (like other broker dealers that rely on transaction-based revenue) has a conflict with your interests in the sense that the firm earns more fees as the number of securities transactions in your account increases. We therefore have an incentive for you to engage in transactions.



- You may find further information at: <https://www.sec.gov/tm/faq-regulation-best-interest>

Questions to ask:

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

3C. How do your financial professionals make money?

- RJL's registered representatives serving retail accounts are paid a portion of the firm's net revenue that is generated by customer transactions. This revenue is primarily derived from brokerage commissions.

4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our registered representatives. For additional information, visit <https://brokercheck.finra.org> or refer to your account agreement.

Questions to ask:

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

5. ADDITIONAL INFORMATION

- You may find additional information about our brokerage services at <https://rjlcapitalgroup.com/>
- You may request a copy of the Form CRS Relationship Summary by contacting your registered representative. You may also call our main office at (718) 303-6002 for a copy or to request up-to-date information.

Questions to ask:

Who is the primary contact person for my account? Is he or she a registered representative of a broker-dealer? If I have concerns about how this person is treating me, who can I talk to?