

Compliance General Introduction

Securities are offered by Beta Capital Securities LLC, a member of FINRA and SIPC, and advisory services are rendered by Beta Capital Management LLC, a SEC-registered investment adviser, both of which are part of Credit Andorra Financial Group. Beta Capital Wealth Management is a brand name for a wealth management business conducted by Beta Capital Securities LLC and its affiliate Beta Capital Management LLC, which are collectively referred to throughout this website as "Beta". While the referenced companies are separate legal entities they share common ownership, staff and office locations, as well as other resources.

Beta Capital Securities and Beta Capital Wealth Management continues to strive to maintain the highest level of professional and ethical standards. Since inception of operations the firms have established a "Culture" fostered on compliance as reflected in the firm's regulatory history, which is available at www.finra.org and www.sec.gov. Additional information regarding Beta Capital Securities can be obtained from viewing its Form BD at www.finra.org and information related to Beta Capital Management is available by viewing its Form ADV Part 1 and 2 at www.sec.gov. The Firm's Chief Compliance Officer related staff members are responsible for fostering, maintaining, and providing oversight of this culture throughout the organizations structure.

Business Continuity Plan

Beta Capital Securities and Beta Capital Wealth Management have developed a comprehensive Business Continuity Plan (BCP) in accordance with FINRA Rule 4370 and disaster recover requirements. The Firm has considered all operational risk exposure to relevant threats and put comprehensive steps in place to alleviate and mitigate those threats. To view the Firm's BCP please download: <http://creditandorragroup.us/en/disclosures> or contact:

Beta Capital Securities/Beta Capital Wealth Management

Attn: Chief Compliance Officer - Compliance Department
777 Brickell Avenue, Suite 1201
Miami, Florida 33131

SEC Rule 606 (formerly SEC 11Ac1-6) Disclosure of Order Routing Practices

SEC Rule 606 requires all broker-dealers (including introducing firms) that route customer orders in equity and option securities are required to make publicly available quarterly reports that, among other things, identify the venues to which customer orders are routed for execution and also disclose the material aspects of the broker-dealer's relationship with such venues. In compliance with Rule 606, Beta Capital Securities provides a summary of order routing activity at <http://creditandorragroup.us/en/links>.

FINRA Regulation Public Disclosure Program

FINRA Regulation, Inc., a subsidiary of the Financial Industry Regulatory Authority, is charged with regulating the securities industry and oversees virtually all U.S. stockbrokers and brokerage firms. We are advising you, our customer, that available to you is the FINRA Public Disclosure Program. This Program provides you with a reference tool regarding us and your broker. Public Disclosure Program Hotline Number: 1-800-289-9999. FINRA Regulation Website: www.FINRA.org. In addition, please be aware that available on the FINRA website is an investor brochure that includes information describing the Public Disclosure Program.

FINRA 2261 Disclosure of Financial Condition to Customers

Beta Capital Securities will make available, upon request, a statement of financial condition as disclosed in its most recent balance sheet prepared either in accordance with the firm's usual practice or as required by any state or federal securities laws, or any rule or regulation there under.

Client Complaint Instructions and Compliance Contact Information

Inquiries or complaints regarding your account should be directed to:

Beta Capital Securities/Beta Capital Wealth Management

Attn: Chief Compliance Officer - Compliance Department

777 Brickell Avenue, Suite 1201

Miami, Florida 33131

305 358 8844

SIPC Disclosure

Customers can obtain information about SIPC (including the SIPC brochure) by contacting SIPC by phone at (202) 371-8300 or by going to the SIPC website (www.sipc.org).

No Offer or Advise

The information contained in the web site is provided for information purposes only and should in no event be construed as a solicitation or offer, as advice or as a recommendation to buy, sell or engage in any transaction whatsoever. The information on the web site constitutes in no event a solicitation or offer, an advice or a recommendation to buy, sell or engage in any jurisdiction where such offer or sale would be prohibited.

Suitability

Prior to making any investment decision, all investors should fully understand the economic risks and merits, as well as the legal, tax and accounting characteristics and consequences of the transaction, and make his own determination that the investment is consistent with his objectives and that he is able to assume the risk.

Prior to entering into any transaction, investors are advised to engage their own legal, tax and accounting professionals where they deem necessary. Any decisions taken with regard to investments are based exclusively on the assessment of the investor.

Returns/Performance/Liquidity

Potential investors should note that investments can involve significant risks and the value of an investment may go down as well as up. No assurance can be given that the investment objective of any product will be achieved or that substantial losses will not be suffered. There is no guarantee of trading performance and past or projected performance is not necessarily a guide to future results.

Liability

The information and data contained in this web site have been obtained from sources believed to be reliable, but they are not guaranteed. All expressions of opinion are subject to change without notice and are not intended to be a guarantee of future events. Neither accuracy nor completeness is warranted and any liabilities, including incidental or consequential damages, arising from errors or omissions in this web site are expressly disclaimed. Beta Capital Securities/Beta Capital Wealth Management may utilize external links to other web sites in an effort to assist users in locating information on certain topics of interest. Beta Capital Securities/Beta Capital Wealth Management is not responsible for and cannot attest to the accuracy of information or content provided by any linked sites. Linking to a web site does not constitute an endorsement by Beta Capital Securities/Beta Capital Wealth Management or any of its employees of the sponsors of the site or the products presented on the site.

Anti-Money Laundering – Customer Identification Notification

USA Patriot Act Customer Identification Program

Fighting terrorism and money laundering activities

Important Information About Procedures for Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account.

This notice answers some questions about BMS' Customer Identification Program.

What types of information will I need to provide?

When you open an account, BMS is required to collect information such as the following from you:

- Your name
- Date of birth
- Address
- Identification number:
 - U.S. Citizen: taxpayer identification number (social security number or employer identification number)
 - Non-U.S. Citizen: taxpayer identification number, passport number, and country of issuance, alien identification card number, or government-issued identification showing nationality, residence, and a photograph of you.

You may also need to show and/or provide a copy of your driver's license or other identifying documents.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement, or a trust agreement.

U.S. Department of the Treasury, Securities and Exchange Commission, FINRA, and New York Stock Exchange rules already require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives, and risk tolerance.

What happens if I don't provide the information requested or my identity can't be verified?

BMS may not be able to open an account or carry out transactions for you. If you presently have an account with us and add a joint owner or owners to an existing account, we must also verify and retain copies of their identification. If we already have an account opened for you, such account may be subject to closure if qualifying information cannot be obtained and updated periodically per request.

We thank you for your patience and hope that you will assist BMS in supporting the financial industry's efforts to deny terrorists and money launderers access to America's financial system.