

A Summary of Your Relationship with Delta Capital Pro (January 26, 2026)

Delta Capital Business LLC d/b/a Delta Capital Pro (herein referred to as “Delta Capital,” “Delta,” or “firm”) is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Delta charges a performance fee of 15% to 20% for any of the investment gains made in your account over the prior month (depending on the initial amount invested). Additionally, free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

Below we have provided some key subject areas for us to discuss as well as some **conversation starters** to help generate additional dialogue. The *conversation starters* are there as examples of the types of questions you should consider asking of your financial professional.

What investment services and advice can you provide me?

We offer investment management services primarily on a discretionary basis to high-net-worth individuals in accordance with the terms of an investment advisory agreement. Using a client’s customized investment policy statement (“IPS”), we develop a strategic and comprehensive asset allocation and invest client assets consistent with the guidelines and constraints in the IPS. Investments may include a variety of liquid and illiquid investments. We have the authority to implement investment strategies on behalf of a client. Upon request, we provide services that are typically undertaken by a family office.

Our firm assists clients in developing a comprehensive strategy primarily focused on the following investment advisory services to families and family offices: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we monitor client accounts on an ongoing basis. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm has a minimum account size of \$300,000 to open a portfolio, although all clients must have a minimum net worth of more than \$2.2 million. Outside of the standard financial planning services we also offer C-Level Business Consulting (succession planning and/or offshore diversification) on an hourly or project basis. Please also see our Form ADV Part 2A (“Brochure”) that can be found at <https://adviserinfo.sec.gov> for additional details.

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?

Governed under our investment management agreement, fees are based off performance in your account over the prior month. Depending on how much you initially invest this amount is between 15% to 20% of the investment gains made in your account.

Fees are billed on a pro-rata, annualized basis, monthly in arrears, and are based on the average balance of the client portfolio for the month. Fees paid to third party managers are separate from and in addition to fee assessed by Delta. Clients will have the option of automatically deducting fees from their accounts or paying directly via an alternative means agreed upon in advance.

Fees paid to Delta are exclusive of all custodial and transaction costs paid to the client’s custodian, brokers or other third-party consultants, and are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund’s prospectus or offering materials). Delta can assist you in understanding the full scope of fees charged by any employed funds, strategies, or managers, in addition to those of Delta, to fully understand the total amount of fees paid by you for investment and financial-related services.

A Summary of Your Relationship with Delta Capital Pro (January 26, 2026)

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 more information, please refer to our Form ADV Part 2A at <https://adviserinfo.sec.gov>

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? 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.

- The more services a client engages with Delta, the more fees a client will typically pay in advisory fees, and the firm may therefore have an incentive to offer more services.
- Delta receives support resources from custodians (TastyTrade) for maintaining custody of client assets.

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

For more information regarding our firm's conflicts of interest, please see additional details in our Form ADV Part 2A brochure at <https://adviserinfo.sec.gov>.

How do your financial professionals make money?

We pay our personnel a salary and bonus based entirely on firm and individual performance. Personnel do not sell products or receive commissions, and compensation is not based on the amount of managed assets, the time, or complexity required to meet a client's needs, or revenue the firm earns from the financial professional's advisory services or investment recommendations.

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

No firm professionals have any legal or disciplinary history. Please visit <https://adviserinfo.sec.gov> for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

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

Additional Information

For additional information on our advisory services, see our firm's Form ADV Part 2A brochure that can be found at <https://adviserinfo.sec.gov>. If you have any questions, need additional information, or would like to request a copy of this relationship summary, please contact us at (11) 5562-7373.

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?