



Client Relationship Summary

December 14, 2020

Arive Capital Markets is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This Client Relationship Summary provides details about our brokerage services, fees, and other important information.

Free and simple tools are available for investors to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS). Here, you can also find educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Arive Capital Markets (Arive) offers brokerage services to retail investors. Arive offers the following services to its clients: purchases and sales of corporate equity securities (over the counter and listed securities by exchange), corporate debt securities, mutual funds, U.S. government securities, municipal bonds, variable life insurance and annuities, options, private placements, and public non-traded and exchange traded REITs. Arive also provides underwriting.

- **Monitoring:** The firm does not actively monitor investments following a recommendation. Arive or its registered representatives may review your holdings for the purposes of determining whether to provide a recommendation. This voluntary review is not considered to be “account monitoring,” and would not create an implied agreement to monitor the account.
- **Investment Authority:** Accounts are non-discretionary. That means that you make the ultimate decision regarding the purchase or sale of investments.
- **Limited Investment Offerings:** The firm does not currently sell any proprietary products, nor does the firm make a market in any security.
- **Account Minimums and Other Requirements:** There is no minimum account size or investment amount to open or maintain an account/relationship. Your registered representative may request a minimum account size to service, and that should be discussed when an account is opened. There are certain fees regardless of account size that are covered in the next section.

Conversation Starters. Ask your financial professional these questions to learn more:

- **Given my financial situation, should I choose a brokerage service? Why or why not?**
- **How will you select investments to recommend to me?**
- **What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?**

For additional information, please visit <https://www.arivecapital.com/>

What fees will I pay?

Conversation Starter –

- **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?**

Clients pay commissions on a transactional basis. Clients should discuss commissions with their registered representatives, and commissions are disclosed on confirmations. Clients should be aware that the firm has an incentive to encourage trading more often. The more you trade, the more commissions and fees may be charged. These commissions and fees will impact account performance.

The firm charges account maintenance fees, margin interest (on margin trades), and ticket charges. Some products, such as mutual funds, variable annuities, and REITs, have predetermined fees described in the prospectus or application of the underlying product. Clients should ask their registered representative about commissions and fees that will be charged on each transaction.

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. By way of example, if you trade frequently, you will incur more costs. These costs impact the performance of the account and potential returns.

For additional information, please reference the fee schedule provided by Axos Clearing. You may also contact your registered representative or the firm for a copy.

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?

When we provide you with a recommendation, we must make a recommendation that we believe is in your best interest, and we must not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. By way of example, your registered representative and the firm may earn compensation from commissions when you buy or sell a security. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. You are always free to accept or reject any recommendation. Ultimately, the choice is yours.

Here are some examples to help you understand what this means.

Registered representatives are paid by commission. It is possible that the firm may offer products that have different compensation structures with some products paying higher compensation to the firm than others. The firm does not pay bonuses based on commissions, nor does it offer proprietary products.

How do your financial professionals make money?

When we provide you with a recommendation, we have to put your interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. Here are some examples:

Registered Representatives earn commissions for products they sell. For stocks, the amount of commission is determined by negotiation between the client and registered representative at the time of the trade. Each commission is disclosed on trade confirmations that you will receive. For mutual funds, REITs, variable life/annuities, investment banking products, and similar products, compensation is disclosed via prospectus of written offering materials. Fees vary based on the security and share class you purchase, as well as the size of your transaction. Our financial professionals receive higher compensation for certain products.

Our financial professionals have incentives to recommend that you trade often and take other fee-generating actions. Our financial professionals also have incentives to recommend that you invest in products that pay the highest rate of compensation. These factors create conflicts of interest. Please be sure to ask your registered representative about the commissions and fees for each product that you purchase or sell.

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

-Yes

You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

Conversation Starter –

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

For additional information about Arive Capital Markets or to request a copy of this relationship summary please visit www.arivecapital.com. You may also call (718) 887-9911 to request up to date information or a copy of this relationship summary.

Conversation Starter –

- **Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**