



## FORM ADV PART 3: CLIENT RELATIONSHIP SUMMARY

MARCH 31, 2023

### Introduction

ProNvest, Inc. is an investment adviser registered with the Securities and Exchange Commission and also does business under the trade name Future Capital. You should be aware of that fees and services differ between investment advisers and broker-dealers, and it is important that you understand those differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which provides educational materials about broker dealers, investment advisers, and investing.

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

ProNvest offers fee-based investment advisory services to retail investors which include retirement planning, goal-based asset allocation, regular account rebalancing, and account management for Employer Sponsored Retirement Accounts (ESRAs), Individual Retirement Accounts (IRAs), and retail accounts. ProNvest uses the services of one or more independent investment advisers to provide discretionary advisory services that include asset allocation, fund selection, and the provision of model investment portfolios. Our recommendations and advice are based on the information you provide to us, including your financial circumstances and investment objectives. Most of our services are discretionary, which means you allow us to buy and sell investments without asking you in advance. If you receive non-discretionary services, you must approve of each transaction in advance. We monitor your account on an ongoing basis as part of our standard services. For additional information, please see Form ADV Part 2A, Item 4, Types of Advisory Services and Item 7, Types of Clients.

**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?"

### What fees will I pay?

ProNvest fees are based on a percentage of assets under management. Our incentive is to increase the value of your account over time which will increase our fees over time. Our fees vary and are negotiable. Our maximum fee \$5,000 per year per account.

If you receive services under an Employer Sponsored Retirement Account Service Agreement or an IRA and Retail Account Service Agreement, the maximum quarterly fee you will pay is 0.3125% (1.25% annually) of the fair market value of securities in your account determined on the last day of each quarter. Fees may be billed in advance or arrears depending on the terms of your service agreement and are automatically deducted from your account. If you receive subscription-based services, your fees are paid monthly by credit card unless an alternative arrangement made. Fees range from \$9.00 to \$409 per month depending on the fair market value of securities in your account.

You will pay additional fees and expenses that are separate from your ProNvest advisory fees. As applicable, these other fees and expenses may include brokerage commissions, transaction fees, custodial fees, mutual fund and

ETF fees and expenses, transfer taxes, wire transfer, electronic fund fees, and other related costs and expenses which are incurred by the client from custodians or brokers. You will pay fees and costs whether you make or lose money on your investments. Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay. For additional information, please see Item 5 of Form ADV Part 2A: Fees and Compensation.

**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 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 affect recommendations we provide to you. Here are some examples to help you understand what this means: ProNvest offers revenue sharing opportunities with retirement plan providers in which the provider receives payment for marketing our services to the provider's clients. We may also enter into agreements with other third-party promoters whereby the promoters market our services. If the promoter's marketing leads to a new client for ProNvest, we will pay each promoter a fee out of the investment advisory fees received from the new client. For additional information, please see our Form ADV Part 2A Item 14, Client Referrals and Other Compensation, and Item 11, Code of Ethics.

**Conversation Starters:** "How might your conflicts of interest affect me, and how will you address these conflicts of interest?"

### **How do your financial professionals make money?**

Our financial professionals are paid a cash salary and may receive additional compensation based on a variety of factors, including business development. Compensation is generally related to the amount of client assets serviced by our financial professionals. This presents a potential conflict of interest in that our financial professionals may be incentivized to encourage you to increase the amount of assets in your account which is managed by us or to transition your accounts and assets to our management.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters:** "As a financial professional, do you have any disciplinary history? If so, for what type of conduct?"

### **Additional Information**

For additional information about our services, please see our [Form ADV Part 2A](#). To request additional information or receive an up-to-date copy of this disclosure, please call at 1-866-738-5125.

**Conversation Starters:** "Who is my primary contact person? Is she or he 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?"