Financial Q Group, LLC

8950 SW 74th Ct, Suite 2252, Miami, FL 33156

FORM ADV PART 2A
DISCLOSURE STATEMENT
March 20th, 2026

This brochure provides information about the qualifications and business practices of Financial Q Group LLC. If you have any questions about the contents of this brochure, please contact us at (305) 744-6850 or cco@financialqgroup.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Financial Q Group LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Financial Q Group LLC is 327095.

Financial Q Group LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 – Material Changes

This brochure has been updated as of March 20th, 2026.

Item 4 (Advisory Business):

Corrected the Firm's principal place of business to Miami, Florida. Mr. Julio Cañas has resigned as Principal, Chief Compliance Officer, and Investment Adviser Representative. Mr. Elido Manuel Santana (CRD# 8196735) has been designated as the Firm's new Principal and Chief Compliance Officer, effective March 1, 2026. A new Brochure Supplement (Part 2B) has been added for Mr. Santana.

Item 5 (Fees and Compensation):

Clarified that advisory fees are calculated based on the value of assets under management as of the last business day of the preceding calendar month.

Item 10 (Other Financial Industry Activities and Affiliations):

Added disclosure of Mr. Santana's outside business activity as Client Service Representative at QQ Capital Investment Fund.

Item 15 (Custody):

Added disclosure of the Firm's fee deduction procedures in compliance with Rule 69W-600.0132(2), F.A.C., including the obligation to provide clients with an itemized invoice each time a fee is deducted.

The Privacy Notice has been updated and replaced in its entirety.

This version of Part 2A of Form ADV ("Firm Brochure") and Part 2B of Form ADV ("Supplement Brochure"), dated June 1st, 2025, is our initial brochure document. It contains information about our business practices as well as a description of potential conflicts of interest relating to our advisory business, which could affect a client's account with us. We are providing this material in accordance with Rule 204-3 of the Investment Advisers Act of 1940, which requires a registered investment adviser to provide a written disclosure statement upon entering into an advisory relationship.

In the future, this item will discuss only specific material changes that are made to the Firm Brochure and provide clients with a summary of such changes. We will also reference the date of our most recent annual update to our brochure.

Full Brochure Available

We will provide a new version of the Firm Brochure as necessary when updates or new information are added, at any time, without charge. To request a complete copy of our Firm Brochure, contact us by telephone at (305) 744-6850 or by email at cco@financialqgroup.com.

Item 3 – Table of Contents

Item 4 – Advisory Business

Financial Q Group LLC ("Financial Q" or the "Firm") is an investment advisory firm with its principal place of business located in Miami, Florida, and was organized as a Florida limited liability company in May 2023. As used in this brochure, the words "we," "our," and "us" refer to Financial Q, and the words "you," "your," and "client" refer to you as either a client or prospective client of our firm. Also, you may see the term "associated person" throughout this brochure. As used in this brochure, our associated persons refer to our officers, employees, and all individuals providing investment advice on behalf of our firm.

Financial Q's shareholders are Mr. Luis Quintero (50%) and Mr. Oscar Martinez (50%). Mr. Elido Santana serves as Principal and Chief Compliance Officer ("CCO"). More information about our related persons is found in Item 10, Other Financial Industry Activities and Affiliations.

A. Services

Financial Q offers discretionary and non-discretionary investment advisory services for domestic and foreign high-net-worth individuals, trusts, family offices, and investment companies, charitable organizations and other investment advisers, through separately managed accounts (each a "Client" and collectively the "Clients"). Every Client signs an investment advisory agreement ("Agreement"), setting forth the relevant terms and conditions of the advisory relationship with us. Clients may impose reasonable restrictions on investing in certain securities, types of securities or industry sectors.

Financial Q customizes the nature and scope of its services based on a particular Client's current and anticipated financial condition, risk tolerance and goals, and these services may include consulting on portfolio construction, investment opportunities, hedging of existing assets and/or such other advisory services as Financial Q and such Client may agree. Information provided by the Client is also collected during meetings, interviews and/or by completing questionnaires. Financial Q will work with each Client to establish an appropriate investment profile. After defining the Client's appropriate investment profile, the investment strategy is implemented through a combination of investment products.

For non-discretionary Clients, we provide research, advice, and recommendations. However, you must provide specific consent prior to each transaction. If we enter into a non-discretionary arrangement with you, you have an unrestricted right to decline to implement any advice provided by our Firm.

Within discretionary portfolio management, Financial Q will define the Client's appropriate investment profile and recommend an investment strategy. More information about the investment strategies is found in Item 8.

In accordance with the Agreement, the Client grants the Adviser full discretionary authority to invest, reinvest and otherwise deal with the allocated assets in their discretion, including without limitation the authority to select, allocate and reallocate the assets in your account, when the Adviser deems it appropriate and without prior consultation with you to buy, sell, convert and otherwise trade in any security for the allocated assets. The Adviser works with a disciplined and systematic investment decision process. The approach is built upon financial market analysis and an economic scenario defined by the Adviser. Fundamental and technical analysis is used to identify investments for recommendations that are suitable and have a reasonable basis for recommendations.

The advisory agreement entered by Financial Q shall be in accordance with the requirements of the Advisers Act and other applicable federal and state law.

Additional services, at the clients' request, include the implementation of investment recommendations, quarterly portfolio evaluations, consultation, and assistance with the implementation of suggested planning strategies.

In conjunction with the implementation of your financial plan and/or the management of your portfolio, we may manage your assets on a discretionary basis or non-discretionary basis through our managed account program and/or we may refer you to use the services of unaffiliated, Third Party Money Managers ("TPMMs"), whose services are described in their respective Form ADV Disclosure Brochures (only for US-based advisors registered with the SEC and or the appropriate State(s)). We will determine which programs and strategies are most appropriate for you, based upon your individual circumstances, needs, and investment objectives, and, as described below, may exercise discretion in hiring and firing TPMMs for the management of your account's assets. You will also be provided the TPMM's Form ADV Disclosure brochure (if applicable).

Financial Q Group does not charge any setup fees.

B. Assets Under Management

Financial Q is a de novo advisory company with no assets under management as of December 31st, 2025.

Item 5 – Fees and Compensation

A. Description of Compensation and Basic Fee Schedule

Financial Q generally receives asset-based advisory fees.

Advisory fee compensation is derived as fee income based on the percentage of assets under management. The annualized advisory fee is 2% over assets under management.

Advisory Fees may be individually negotiated with each client.

Advisory fees are payable monthly, in advance, based on the value of assets under management as of the last business day of the preceding calendar month (adjusted for contributions and withdrawals made during the month). Investment advisory services begin on the effective date of the Agreement.

If the Agreement for services is executed at any time other than the first day of a calendar month, our fees will apply on a pro-rata basis. Financial Q may, in its discretion, waive or reduce the management fee with respect to any Client. Our fees may also be negotiable; therefore, arrangements with existing clients may differ. In all such cases, the relevant fees and terms of payments will be clearly set forth in the Agreement.

We will deduct our fee directly from your designated custodial account through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when (1) you have given our firm written authorization permitting the fees to be paid directly from your account and (2) the qualified custodian has agreed to deliver an account statement to you at least quarterly. These account statements will show all disbursements from your account, including the amount of any advisory fees paid directly to our firm. You should review all statements for accuracy. We will also receive a duplicate copy of your account statements. Refer to the Brokerage Practices section below for additional disclosures.

B. Other Fees and Payment of Fees

You will also be charged brokerage commissions, transaction fees, custodian fees and custodian charges, and other costs and expenses related to your investment account and securities transactions, in addition to, and exclusive of, our investment advisory fees disclosed above. These transaction charges are paid to, and retained by, the account custodian for its clearance and execution services. Financial Q does not receive any portion of these commissions, fees, or costs.

As part of our investment advisory services to you, we may invest, or recommend that you invest, in shares of registered investment companies, exchange-traded funds ("ETFs"), hedge funds, and/or other specialty investments. You should be aware that such companies/investments typically assess a management fee to investors and, in certain cases, may charge administrative, servicing and/or other fees, including performance fees. Any fees paid to such companies or their affiliates are separate and in addition to our advisory fees, which are disclosed in a fund's prospectus.

Clients should therefore be aware that they would be paying a higher fee on these assets. To fully understand the total cost you will incur, you should review all the fees charged by our Firm, mutual funds, exchange-traded funds, and others.

C. Refund and Termination Policy

Our agreement for services will continue in effect until terminated by either party. You may terminate the Agreement upon written notice to our Firm and you are responsible for payment of services rendered until such time. You will incur a pro-rata charge for services rendered prior to the termination of the Agreement, which means you will incur advisory fees only in proportion to the number of days in the month for which you are a Client.

Furthermore, you may cancel the Agreement without penalty within the first five days of signing the Agreement. Financial Q does not require the prepayment of fees six (6) months or more in advance. As such, Financial Q does not refund fees upon termination of the Agreement.

Financial Q Group does not charge any termination fees.

D. Selection of Other Advisers

Assets managed by TPMMs will be included in calculating our advisory fee, which is based on the fee schedule set forth in the Portfolio Management Services section in this brochure. Sub-Advisory fees that we pay to the TPMM are established and payable in accordance with the sub-advisory agreement between Financial Q and each TPMM.

Item 6 – Performance-Based Compensation & Side-by-Side Management

A. Performance-Based Compensation

Performance-based compensation may create an incentive for the advisor to recommend an investment that may carry a higher degree of risk to the client.

Performance-based compensation may only be charged on the accounts of qualified clients.

A qualified client is:

- A natural person who, or a company that, immediately after entering into the contract has at least $1,000,000 under the management of the investment adviser;
- A natural person who, or a company that, the investment adviser entering in the contract (and any person acting on his behalf) reasonably believes, immediately prior to entering into the contract either: (a) has a net worth (together, in the case of a natural person, with assets jointly held with a spouse) of more than $2,100,000, or (b) is a qualified purchaser as defined by the Investment Company Act of 1940; or
- A natural person who immediately prior to entering into the Agreement is: (a) an executive officer, director, trustee, general partner, or person serving in a similar capacity, of the

investment adviser; or (b) an employee of the investment adviser (other than an employee performing solely clerical, secretarial or administrative functions) who, in connection with his or her regular functions or duties, participates in the investment activities of such investment adviser, provided that such employee has been performing such functions and duties for or on behalf of the investment adviser, or substantially similar functions or duties for or on behalf of another company for at least 12 months.

B. Side-by-Side Management

"Side-by-Side Management" refers to a situation in which the same adviser manages accounts that are billed based only on a percentage of assets under management and at the same time manages other accounts for which fees are performance-based.

The Firm will engage in Performance-based compensation based upon any gains obtained in client's account for the quarter, or for the calendar year, depending on the specific arrangement. Performance fees may range from 5% to 20% of gains, depending on each specific arrangement, and they may be subject to a "High Water Mark" or minimum gain by the client. If this "High Water Mark" is not met, the Performance Fee is therefore not paid to the advisor. If the clients make any withdrawals equal or greater that 5% of the total assets of the portfolio during the quarter, the "High Water Mark" is adjusted proportionally.

C. Conflict of Interest

Clients that are paying a performance-based fee should be aware that investment advisors have an incentive to invest in riskier investments when paid a performance-based fee due to the higher risk/higher reward attributes.

Item 7 – Types of Clients

Financial Q offers discretionary and non-discretionary investment advisory services to domestic and foreign high-net-worth individuals, trusts, family offices, charitable organizations, and other investment advisers.

In general, we require a minimum of $250,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size. For example, we may waive the minimum if your account is part of a large relationship, or if you will be bringing additional assets under our management to meet our minimum.

Financial Q may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

A. Investment Strategies

Financial Q specializes in offering a wide range of investment services, covering a variety of securities and asset classes. The firm is distinguished for its ability to research and invest in cash, bank deposits, money market funds, floating rate notes, stocks, warrants, convertible securities, government and corporate bonds, mutual funds, ETFs, currencies, OTC foreign exchange forwards, precious metals, alternative investments, and derivatives such as warrants, options, and futures.

Financial Q's investment philosophy is centered on tailoring strategies to each client's individual needs. It employs a range of techniques, including long- and short-term purchases, trading, short-selling, margin transactions, and various option strategies. These strategies are grounded in detailed analysis encompassing fundamental and macroeconomic research and the use of advanced technical tools.

For discretionary investment advisory services, Financial Q emphasizes recommendations for long-term investment horizons, generally exceeding one year, while in non-discretionary services, investments are made more opportunistically and reactive to market conditions.

Moreover, Financial Q incorporates clients' age and life stages into its investment strategies, understanding that objectives and risk tolerance vary. For younger clients, more aggressive growth-oriented long-term strategies may be suggested, whereas for older clients, conservative strategies focused on capital preservation are preferred.

Financial Q investment strategies include:

- Short, Medium, and Long-Term Trading: Tailored according to the objectives and time horizons of each client, seeking opportunities over different time frames.
- Macro Trends and Macro Strategies: Analysis of global economic factors and market trends to identify large-scale investment opportunities.
- Hedging Instruments: Use of derivatives and other financial instruments to mitigate risks and protect investments against market fluctuations.

Within its discretionary portfolio management, Financial Q offers investment profiles ranging from conservative to aggressive, each with specific asset allocations:

- Conservative: Prioritizes capital stability with investments mainly in bonds and money market instruments.
- Moderate: Seeks a balance between capital stability and moderate returns, combining bonds, money market instruments, and a limited portion in stocks.
- Balanced: Aimed at growth with a willingness to accept moderate capital variations, combining bonds, stocks, and alternatives.
- Growth: Focused on significant asset growth, with a larger proportion in stocks and alternatives.
- Aggressive: For investors willing to accept high volatility, primarily centered on stocks.

Each strategy is personalized considering the needs and life objectives of clients, ensuring that their investments align with their financial horizons and personal goals.

B. Material Risks of Methods of Analysis and Investment Strategies

In the field of investment management, it is imperative to fully recognize and understand the inherent risks associated with various strategies and types of investment. Assessing these risks is fundamental for making informed decisions that align with the client's specific objectives.

1. General Economic and Market Conditions: Fluctuations in interest rates, credit availability, inflation rates, and legislative changes, as well as the political climate at both national and international levels, have a direct impact on financial markets. The resulting volatility can negatively affect both the price of securities and the liquidity of investments, potentially compromising profitability and increasing the risk of losses. Additionally, substantial trading positions in this volatile environment can magnify both gains and losses.

2. Equity Market Risk: Investing in equity securities involves direct exposure to fluctuations in the performance of issuers and general stock market movements. A divergence between the expected and actual performance of these securities can lead to significant losses, especially if the market as a whole shows a unidirectional movement and adequate hedging strategies have not been implemented.

3. Fixed Income Securities Risk: The prices of these securities typically have an inverse relationship with interest rates. An increase in interest rates can significantly reduce the value of fixed-income securities, particularly those with longer maturities. Additionally, the option for issuers to redeem these securities early in periods of decreasing interest rates can force reinvestments in lower-yielding instruments.

4. Corporate and Industry Risk: Investing in stocks involves specific risks associated with individual companies or specific sectors. Factors such as poor operational performance, sectorial issues, or adverse corporate events can significantly decrease the value of these investments.

5. Small and Medium-Sized Companies Risk: Investments in smaller capitalization companies present higher risks compared to larger, established companies. Price volatility, limited liquidity, lack of diversification in product lines or markets, and reduced market visibility are factors contributing to elevated risk.

6. Over-the-Counter Trading: Investments in over-the-counter instruments carry additional risk due to the lack of a centralized stock exchange, which can result in lower liquidity and higher volatility. The trading of these instruments largely depends on the creditworthiness and solvency of the counterparty.

7. Interest Rate Risk: Fluctuations in interest rates directly affect the value of fixed-income investments. Bonds and other debt instruments are particularly susceptible to these fluctuations, which can lead to a decrease in portfolio value.

8. Credit Risk: There is the risk that a debt issuer will default on its payment obligations, potentially leading to substantial losses. The credit rating of the instruments can suffer downgrades, thus affecting their value.

9. Asset Allocation Risk: Decisions about asset allocation among different classes can have a significant impact on the overall portfolio performance. Inadequate allocation or incorrect portfolio adjustment according to market conditions can result in underperformance.

10. Investment Risk in Foreign and Emerging Markets: Investments in markets outside the U.S., and especially in emerging markets, carry additional risks, including but not limited to political and economic risks, changes in exchange rates, and different regulatory and accounting practices.

11. Derivatives Risk: Derivatives can be complex and highly leveraged instruments. Minor changes in market conditions can lead to disproportionate losses. Additionally, counterparty risk in derivatives can be significant.

12. Liquidity Risk: The ability to liquidate an investment at a fair price and within a reasonable time frame is crucial. Investments in instruments with low liquidity can result in the inability to sell at optimal prices.

13. Investment Company and ETFs Risk: These investments carry similar risks to directly investing in the underlying securities. ETFs and closed-end funds may trade at prices that differ from their net asset value.

14. Options Risk: Investing in options involves substantial risks, for both buyers and sellers of the options. The risk is particularly significant for uncovered sellers of call options and sellers of put options.

15. Municipal Bonds Risk: These securities are subject to risks associated with local economic conditions, government policies, and the ability of municipal issuers to meet their payment obligations.

16. Real Estate-Related Securities Risk: Investments in real estate and REITs are exposed to specific risks of the real estate market, such as fluctuations in property values and changes in interest rates.

17. Management Risk: Dependence on the expertise and decisions of the investment manager introduces an inherent risk, as there is no guarantee that the adopted strategies and decisions will produce the expected results.

18. Cybersecurity Risk: Dependence on digital technologies for investment management and financial transactions introduces risks related to information security and operations.

This risk assessment is not exhaustive, but it highlights the significant risks associated with Financial Q's investment strategy. Investors should carefully consider these risk factors when making investment decisions, as they can adversely affect investment outcomes and prevent the portfolio objectives from being achieved. Moreover, not all these risks may be relevant to every client, depending on their individual circumstances and investment objectives.

Item 9 – Disciplinary Information

Financial Q is required to disclose whether there are legal or disciplinary events that are material to a client's or prospective client's evaluation of Financial Q's advisory business or the integrity of its management. Neither Financial Q nor any of its management persons have been involved in any legal or disciplinary proceedings related to past or present investment advisory clients.

Item 10 – Other Financial Industry Activities and Affiliations

Recommendation of Other Advisers

Financial Q may recommend that you use a TPMM based on your needs and suitability. We will not receive separate compensation, directly or indirectly, from the TPMM for recommending that you use their services. Moreover, we do not have any other business relationships with the recommended TPMM(s). Refer to the Advisory Business section above for additional disclosures on this topic.

Other Financial Industry Activities of Management Persons

Mr. Elido Santana, the Firm's Principal and Chief Compliance Officer, serves as a Client Service Representative at QQ Capital Investment Fund, an investment fund located at 8950 SW 74th CT, Suite 2252, Miami, FL 33156. Mr. Santana devotes approximately 80 hours per month to this activity. This outside business activity does not involve the provision of investment advice and does not create a conflict of interest with his responsibilities at Financial Q Group. Additional details regarding Mr. Santana's outside business activities can be found in his Form ADV Part 2B Brochure Supplement.

Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading

A. Code of Ethics

Financial Q has adopted a Code of Ethics ("Code"), pursuant to SEC Rule 204A-1, which is designed to promote high ethical standards, detect and address potential conflicts of interest and prevent acts prohibited by law. The Code establishes the standard of business conduct that all Financial Q employees must follow and states that Clients' interests should always be placed ahead of any personal interest. In addition, Financial Q's Insider Trading Policy forbids any employee of Financial Q from trading, either personally or on behalf of others, on material non-public information. It also forbids communicating material non-public information to others in violation of the law (i.e. insider trading) or in violation of fiduciary duty.

Among others, the Code requires employees to:

- Submit to the Chief Compliance Officer ("CCO") or his designee an initial and an annual report listing their securities holdings.
- Report personal securities transactions, other than those exempted by the Code, by the CCO or his designee, or by other appropriate Officers of the Firm.
- Provide duplicate copies of account statements to the CCO or his designee for review (unless a specific exemption applies).
- Not invest in IPOs without the prior approval from the CCO or his designee.
- Obtain approval from the CCO or his designee prior to investing in Private Placements (limited offerings).
- Not effect short sales of securities.
- Comply with the federal securities laws, certifying that they have read and understand the Code and reporting any violations of the Code to the CCO.
- Not trade either in their personal accounts or on behalf of Clients based on material non-public information.
- Not use their position for inappropriate personal benefit.

The Code also addresses outside activities of employees, restrictions on the acceptance or offer of significant gifts and the pre-clearance and reporting of political contributions.

Employees who violate the Code and the Firm's Compliance Manual are subject to disciplinary action including, but not limited to, termination of employment. The Firm will provide a copy of its Code to any Client or prospective Client, upon request made to Elido Santana, CCO, by phone (305) 744-6850 or cco@financialqgroup.com.

B. Participation of Interest in Client Transactions

Financial Q does not engage in principal transactions and does not conduct cross transactions. Accordingly, Financial Q in the ordinary course of business does not compete with Clients in the market for securities. Similarly, Financial Q does not use its own money to trade as a counterparty with client accounts.

Financial Q may cause Clients to purchase or sell securities in which Financial Q and/or its supervised persons directly or indirectly have a position or interest, in cases where such transactions are deemed appropriate and consistent with the relevant Clients' investment objectives. This may include, without limitation, causing Clients to purchase securities that are also held by supervised persons of Financial Q in their own proprietary or personal trading accounts, subject, in all cases, to compliance with Financial Q's Code of Ethics.

The Code of Ethics is designed to assure that the personal transactions, activities and interests of Financial Q's supervised persons will not interfere with Financial Q's ability to make and implement investment decisions in the best interest of its Clients. The Code of Ethics requires pre-clearance of certain transactions by Financial Q's supervised persons, as well as the disclosure of outside business activities by Financial Q's supervised persons, and requires that the interests of Clients be placed ahead of those of Financial Q supervised persons in their personal trading. Because the Code of Ethics in some circumstances would permit Clients to invest in securities in which Financial Q's affiliated persons may have a proprietary interest, there is a possibility that such persons could benefit from a Client's market activity in the same or a related instrument. Employee trading is monitored under the Code of Ethics in an effort to prevent conflict of interest between Financial Q and its Clients.

Item 12 – Brokerage Practices

A. Selection and Recommendation

Financial Q may have discretion regarding the selection of broker for Clients and the amount of brokerage commission and fees paid to such broker, and this determination may be based upon, including but not limited to, the broker's trading expertise, stature in the industry, execution ability, facilities, clearing capabilities and financial services offered, reliability and financial responsibility, timing and size of order and execution, difficulty of execution, operational aspects of the broker's back office, and custodian or other administrative services. Best execution is not measured solely by reference to commission rates. Paying a broker a higher commission rate than another broker might charge is permissible if the difference in cost is reasonably justified by the quality of the brokerage services offered. We do not obligate ourselves to seek the lowest transaction charges in all cases except to the extent that it contributes to the overall goal of obtaining the best results for your account. It is expected that Financial Q may receive some economic benefits, for example, research and access to investment consultants, from various full service and discount brokers in connection with utilizing their brokerage services.

The recommended Qualified Custodians (or any other Qualified Custodian) that serve as the custodian/clearing broker-dealer for client assets are generally securities broker-dealers and members of FINRA and SIPC, although we may recommend foreign broker-dealers or foreign banks as Qualified Custodians.

B. Soft Dollar Benefits

Financial Q generally does not intend to use "soft dollar arrangements" to pay for other services provided by brokers. If Financial Q determines to use "soft dollars," Financial Q will only enter into "soft dollar" arrangements that fall within the "safe harbor" provided by Section 28(e) of the Securities Exchange Act of 1934, as amended. Furthermore, to the extent that any incidental benefits (such as research) are provided to any of the Clients, and their respective principals and affiliates and/or other accounts, it is expected that such incidental benefits would fall within the safe harbor provisions of Section 28(e) of the 1934 Act as if such benefits were being provided in connection with the trading of securities. These products may include financial publications, information about particular companies and industries, research software, and other products or services that provide lawful and appropriate assistance to our firm in the performance of our investment decision-making responsibilities. Such research products and services are provided to all investment advisers that utilize the institutional services platforms of these firms, and are not considered to be paid for with soft dollars.

C. Brokerage for Client Referrals

Financial Q and its related persons currently do not receive client referrals from broker-dealers in exchange for cash or other compensation such as brokerage services or research.

D. Order Aggregation

Securities transactions for each non-discretionary Client, generally, will be affected independently, unless we are able and believe it is in the best interest of those Clients to purchase or sell the same securities for several clients at approximately the same time. We may, but are not obligated to, combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”).

Following a block trade transaction, we will distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased in a block trade is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding factual and market conditions, when we combine orders, each participating account typically pays an average price per share for all transactions and pays a proportionate share of all transaction costs on any given day.

Non-discretionary accounts may pay different costs than discretionary accounts pay. If you enter into non-discretionary arrangements with our Firm, we may not be able to buy and sell the same quantities of securities for you, and you may pay higher commissions, fees, and/or transaction costs than clients who enter into discretionary arrangements with our Firm.

Block trading for discretionary accounts will be handled in accordance with the Adviser’s policy and procedures.

Item 13 – Review of Accounts

The Chief Compliance Officer of the firm is responsible for reviewing the clients’ accounts periodically, with the assistance of the Investment Advisor Representatives.

A. Periodic Reviews

Financial Q investment adviser representatives are available to meet with Clients upon request to discuss their accounts. We will typically meet with you either in person or telephonically on a semi-annual basis; however, additional meetings may be provided at your request, based on material changes in your financial condition, investment objectives or investment restrictions.

To ensure that the Investment profile remains suitable for the Client, Clients are instructed to promptly notify Financial Q of any material changes to their investment objectives and/or financial situation. As most Client Accounts are managed similarly according to the model or investment profile selected by the Client, Financial Q periodically reviews model composition, funds available, investment strategies, portfolio managers available to assure that the model or investment profile satisfies the Client’s investment profile, including the Client’s investment objectives and risk tolerance.

B. Intermittent Review Factors

In addition to periodic review, Financial Q may perform reviews as it deems appropriate or otherwise required. More frequent reviews may be triggered by significant changes in variables such as the Client’s individual circumstances or the market, political, or economic environment. Other events that may trigger a review include asset allocation imbalances or significant investment strategy changes. Financial Q relies upon various tools and proprietary research to identify these triggers.

C. Client Reports

Clients will receive statements at least on a quarterly basis from their qualified custodian.

Item 14 – Client Referrals and Other Compensation

A. Economic Benefits from Others

Financial Q and its related persons do not receive an economic benefit (such as sales awards or other prizes) from any third party for providing investment advice or other advisory services to its Clients. Financial Q does not directly or indirectly compensate affiliate or unaffiliate persons for client referrals (promotion).

B. Compensation to Unaffiliated Third Parties

Financial Q and its related persons currently have no arrangements with unaffiliated third parties in order to market the firm or its investment strategies.

Financial Q may enter into an agreement whereby the promoter is entitled to compensation in the event that such party solicits prospective clients who become Adviser's clients. Pursuant to the Agreement, the promoter will provide each prospective client with a copy of the Adviser's Form ADV Part 2A and 2B and a disclosure document setting forth the terms of the promotion agreement, including the nature of the relationship between the promoter and the Adviser and any fees to be paid to the promoter. Where applicable, cash payments for client promotion will be structured to comply fully with the requirements of Rule 206(4)-1 under the Advisers Act.

Financial Q does not currently maintain any Promotion Agreement.

Item 15 – Custody

Custody by investment advisers means holding client funds or securities, directly or indirectly, or having authority to obtain possession of them. Pursuant to Rule 206(4)-2, Financial Q does not maintain physical custody of its clients' assets. Client assets are typically held by a qualified custodian pursuant to a separate custody agreement.

Financial Q is deemed to have custody of clients' assets due to the fact that it is authorized to directly debit advisory fees from the clients' custody accounts.

Financial Q ensures that Clients receive statements concerning their portfolios from their qualified custodians, at least quarterly. Client accounts are also maintained in the client's name. Clients will provide Financial Q with written authorization allowing Financial Q to directly deduct advisory fees from the account held with the qualified custodian. Financial Q will utilize the safeguards discussed above to ensure client assets are protected.

In compliance with Rule 69W-600.0132(2), F.A.C., each time a fee is deducted from a client account, the Firm will concurrently: (i) send the qualified custodian an invoice of the amount of the fee to be deducted from the client's account; and (ii) send the client an itemized invoice specifying the formula used to calculate the fee, the amount of assets under management on which the fee is based, and the time period covered by the fee.

The client should make sure to revise the custodial statement received from the custodian for accuracy and report any errors or discrepancies to the Chief Compliance Officer of the firm.

Item 16 – Investment Discretion

As described in Item 4, Financial Q provides both discretionary and non-discretionary investment advisory services. For discretionary mandates, Financial Q and the Client execute an Agreement authorizing Financial Q to act on behalf of the account. Execution of such Agreement authorizes Financial Q to supervise and direct the investment and reinvestment of assets in the Client's account on the Client's behalf and at the Client's risk.

You may grant our firm discretion over the selection and number of securities to be purchased or sold for your account(s), the broker or dealer to be used for each transaction, and over the commission rates to be paid without obtaining your consent or approval prior to each transaction. You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s).

If you enter into non-discretionary arrangements with our firm, we will obtain your approval prior to the execution of any transactions for your account(s). You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Item 17 – Voting Client Securities

Financial Q does not vote proxies with respect to securities recommended by Financial Q. Financial Q will not be required to take any action or render any advice with respect to the voting of proxies solicited by or with respect to the issuers of securities in which assets of the Client account may be invested from time to time. Clients receive proxies and other solicitations directly from their custodian or transfer agents and retain the responsibility for voting proxies for any and all financial instruments.

Although we do not vote proxies, we may answer general questions that you may have regarding the proxy voting materials that you receive. However, the final decision of how to vote the proxy rests solely with you.

Item 18 – Financial Information

A. Balance Sheet Requirement

A balance sheet is not required because Financial Q does not require prepayment of fees six (6) months or more in advance.

B. Financial Condition

Financial Q is not presently aware of any financial condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

C. Bankruptcy Petition

Financial Q has not been the subject of a bankruptcy petition at any time during the last 10 years.

Item 19 – Requirements for State Registered Investment Advisors

A. Principal Executive Officers and Management Persons

The Principal Executive Officer and Chief Compliance Officer is Mr. Elido Santana. Mr. Santana's education and business background can be found on the Supplemental ADV Part 2B form.

Additionally, the firm's members, Luis Quintero and Oscar Martinez, act as the Relationship Managers of the firm.

B. Other Businesses

Mr. Santana's other business activities can be found on the Supplemental ADV Part 2B form.

C. How Performance-Based Fees Are Calculated and Degree of Risk to Clients

The Firm may engage in Performance-based compensation based upon any gains obtained in client's account for the quarter, or for the calendar year, depending on the specific arrangement. Performance fees may range from 5% to 20% of gains, depending on each specific arrangement, and they may be subject to a "High Water Mark" or minimum gain by the client. If this "High Water Mark" is not met, the Performance Fee is therefore not paid to the advisor. If the clients make any withdrawals equal or greater that 5% of the total assets of the portfolio during the quarter, the "High Water Mark" is adjusted proportionally.

Clients that are paying a performance-based fee should be aware that investment advisors have an incentive to invest in riskier investments when paid a performance-based fee due to the higher risk/higher reward attributes.

D. Material Disciplinary Disclosures for Management Persons

No management person at Financial Q has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.

E. Material Relationships with Issuers of Securities

Neither Financial Q nor its management persons has any relationship or arrangement with issuers of securities.

Privacy Notice

Financial Q Group, LLC ("Financial Q Group", "we", "us", or "our") is committed to protecting the privacy and confidentiality of our clients' personal information. This Privacy Notice describes how we collect, use, and safeguard nonpublic personal information ("NPI") about our prospective, current, and former clients, in accordance with the Gramm-Leach-Bliley Act and applicable regulations.

Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information you provide to us on applications, questionnaires, advisory agreements, and other forms or documents, such as your name, address, date of birth, Social Security number or tax identification number, financial information, employment information, investment objectives, and risk tolerance.
- Information about your transactions with us, our affiliates, or others, including account balances, investment history, and payment records.
- Information from other sources, such as custodians, broker-dealers, consumer reporting agencies, and other financial institutions with whom we work to service your account.

How We Use and Share Your Information

We use your personal information primarily to provide investment advisory services, process transactions, and communicate with you about your account and our services. We may disclose your nonpublic personal information to nonaffiliated third parties as permitted or required by law, including:

- To service providers that assist us in administering and servicing your account, such as custodians, broker-dealers, and technology providers, to the extent necessary to perform services on our behalf.
- To regulatory authorities, law enforcement agencies, or other third parties as required or permitted by applicable law or regulation.
- To our attorneys, accountants, auditors, and compliance consultants as necessary for the operation of our business.

Any third-party service provider engaged by us will be contractually required to uphold and maintain our privacy standards when handling your personal information.

Information We Do Not Share

We do not sell your personal information to any third party. We do not share your nonpublic personal information with nonaffiliated third parties for their own marketing purposes. Because we do not share your information in a manner that would trigger opt-out rights under federal law, no opt-out is necessary.

Retention of Your Information

We retain your personal information for as long as necessary to provide our services to you and to comply with our legal and regulatory obligations. Under the Investment Advisers Act of 1940 (Rule 204-2), we are required to maintain certain books and records for a minimum of five (5) years from the end of the fiscal year in which the last entry was made. Certain records may be retained for longer periods as required by applicable law or regulation.

When your information is no longer required for these purposes, we will securely dispose of it in accordance with our information security policies.

Former Clients

If you decide to close your account or your advisory relationship with us otherwise ends, we will continue to adhere to the privacy policies and practices described in this notice with respect to your nonpublic personal information.

Safeguarding Your Information

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. Access to client information is restricted to authorized personnel who need such information to provide services to you. All personnel with access to personal information are required to maintain and protect its confidentiality.

Changes to This Notice

We reserve the right to modify this Privacy Notice at any time. If we make material changes, we will notify you by providing an updated notice.

Questions

If you have questions about this Privacy Notice or our privacy practices, please contact us at:

Financial Q Group, LLC

8950 SW 74th Ct, Suite 2252, Miami, FL 33156

(305) 744-6850

cco@financialqgroup.com

Effective Date: January 1, 2026
Last Revised: January 1, 2026

Financial Q Group, LLC

FORM ADV PART 2B

BROCHURE SUPPLEMENT

March 20th, 2026

Elido Santana

CRD# 8196735

8950 SW 74th Ct, Suite 2252, Miami, FL 33156

(305) 744-6850

This brochure supplement provides information about the qualifications of Elido Santana, an investment adviser representative of Financial Q Group LLC ("Financial Q" or the "Firm") that supplements the Firm's brochure. Any questions about the contents of this brochure should be directed to the Chief Compliance Officer at (305) 744-6850.

Additional information about the Firm's Investment Adviser Representatives is available on the SEC's website at www.adviserinfo.sec.gov. The site is searchable by a unique identifying number known as a CRD number. Elido Santana's CRD number is 8196735.

Item 2 – Education and Business Experience

Mr. Santana was born in 1989. He completed his studies at John Jay College, where he developed a strong foundation in analytical thinking and problem-solving. He holds the Series 65 license and is a licensed Investment Adviser Representative, demonstrating his expertise in financial planning, investment strategy, and fiduciary responsibility.

Over the last years, Mr. Santana has held the following positions in the USA:

- Marketing Director at WorldVentures (Aug 2013 – Dec 2019)
- Driver at Uber (Jan 2020 – Feb 2024)
- Sales Representative at T-Mobile Wireless (Feb 2024 – Jun 2025)
- Customer Service Representative at QQ Capital Investment Fund (Jun 2025 – Present)
- Principal and Chief Compliance Officer at Financial Q Group, LLC (Mar 2026 – Present)

Item 3 – Disciplinary Information

To the best of our knowledge, Mr. Elido Santana has not been involved in an event that resulted in an award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500; or in a civil, self-regulatory organization, or administrative proceeding involving any of the following events: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions;

(c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

You may access Elido M. Santana's regulatory file at the SEC Investment Adviser Public Disclosure (IAPD) Database at https://adviserinfo.sec.gov/individual/summary/8196735

Item 4 – Other Business Activities

Mr. Santana is a Client Service Representative at QQ Capital Investment Fund, an investment fund located at 8950 SW 74th CT, Suite 2252, Miami, FL 33156. In this capacity, Mr. Santana is responsible for client acquisition, maintaining communication with current clients, and organizing client events. Mr. Santana devotes approximately 80 hours per month to this activity, of which approximately 4 hours occur during securities trading hours. This outside business activity does not create a conflict of interest with his responsibilities at Financial Q Group, as Mr. Santana does not provide investment advice or make investment decisions in connection with his role at QQ Capital Investment Fund.

Item 5 – Additional Compensation

Mr. Santana does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 – Supervision

Mr. Santana's direct supervisor is the Board of Directors of Financial Q Group. Mr. Santana is responsible for the investment adviser firm's required compliance policies and procedures. Mr. Santana's duties as CCO include, but are not limited to, the following services: regular reviews of client trading and positions for adherence to client investment guidelines and adherence to the firm's internal policies and procedures. If there are any comments about Mr. Santana, please refer these to the Board of Directors of Financial Q Group at (305) 744-6850 or via email at cco@financialqgroup.com.

Item 7 – Requirements for State-Registered Investment Advisors

This disclosure is required by Florida securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Elido Santana has NOT been involved in any of the events listed below:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

B. Elido Santana has NOT been the subject of a bankruptcy petition in the past ten years.