

Spencer H. Cole

FinTrust Capital Advisors, LLC

124 Verdae Boulevard, Suite 504

Greenville, SC 29607

Phone: (864) 288-2849

Toll Free: (866) 626-5295

Fax: (864) 288-5218

www.fintrustadvisors.com

July 25, 2023

This brochure supplement provides information about Spencer H. Cole that supplements the FinTrust Capital Advisors, LLC (“FCA”) brochure. You should have received a copy of that brochure. Please contact the Chief Compliance Officer at (864) 288-2849 if you did not receive FCA’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Cole is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Spencer H. Cole, b. 1989

Educational Background

Rollins College - BS, International Relations

Business Experience

Dates	Position	Firm
2022 – Present	Vice President, Investment Advisor	FinTrust Capital Advisors, LLC
2022 – Present	Insurance Agent	FinTrust Insurance and Benefits, Inc.
2022 – Present	Registered Representative	FinTrust Brokerage Services, LLC
2022 – 2022	Financial Advisor	Stifel Nicolaus
2013 – 2021	Principal	SHC Golf, LLC

Item 3 - Disciplinary Information

Mr. Cole has no information applicable to this Item.

Item 4 - Other Business Activities

FCA is related due to the common ownership to FinTrust Brokerage Services, LLC (“FTBS”) and FinTrust Insurance and Benefits, Inc. FTBS is an affiliated broker-dealer firm that is registered with the SEC and is a Member FINRA/SIPC. FinTrust Insurance and Benefits, Inc. is an Insurance Agency. FCA, FTBS, and FinTrust Insurance and Benefits, Inc. share office space, personnel and facilities, and on occasion serve the same clients.

Mr. Cole is a Registered Representative of FTBS and a licensed Insurance Agent of FinTrust Insurance and Benefits, Inc. In his capacity as a registered representative he may be compensated through commissions based on the sale of securities, investment products and trails received from the sale of mutual funds or other products. In his capacity as an insurance agent he may be compensated through

commissions based on the sale of insurance products. This additional compensation may present a conflict of interest because it creates an incentive to recommend products and services based upon compensation, rather than on your needs. However, Mr. Cole is constrained by fiduciary principles to act in your best interest. Mr. Cole will explain the costs associated with any recommendations he makes and you are under no obligation to purchase any recommended products.

Item 5 – Additional Compensation

Mr. Cole does not receive compensation for advisory services by anyone who is not a client.

Item 6 - Supervision

Valerie Smithey serves as FCA's Chief Compliance Officer responsible for oversight and supervision. Mrs. Smithey can be reached at (864) 288-2849.

Mr. Cole is required to adhere to FCA's processes and procedures as described in our Code of Ethics. FCA and its CCO monitor the advice that Mr. Cole gives by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed periodically to ensure that trading is in line with your stated objectives. Following these reviews, reports are prepared to assist Mrs. Smithey in supervising and monitoring the accounts. Factors that are considered include, but are not limited to the following: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. Periodically, the members of FCA's investment committee meet to review portfolio holdings and suggest to the other members any changes that may need to be made.