

Firm Brochure

(Part 2A of Form ADV)



Durig Capital, Inc.

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Email address: durigcapital@bond-yields.com

Bond-Yields.com

[Fixed-Income1.com](#)
[Fixed-Income2.com](#)
[Fixed-Income3.com](#)
[DistressedDebt1.com](#)
[DogsDOW.com](#)
[DogsSP500.com](#)
[DogsETF.com](#)
[Bonds1.net](#)
[Durig.com](#)

This brochure provides information about the qualifications and business practices of Durig Capital, Inc. If you have any questions about the contents of this brochure, please contact us at: 971-732-5119, or by email at: info@durig.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 Durig Capital, Inc is available at the SEC's website at www.adviserinfo.sec.gov. Durig Capital's CRD number is 118452.

8/14/2018

Material Changes

In July, 2017, Qualified and Institutional Separate Account clients may, upon request, negotiate a performance fee with Durig Capital. Certain private invest funds managed by Durig may also charge performance fees. Any performance fee that Durig does charge to a client is intended to comply with the requirements of Durig's Investment Advisory Agreements Policy and Rule 205-3 under the Investment Advisory Act of 1940.

We may, at any time, update this Brochure Supplement and either send you a copy or offer to do so through electronic means (i.e., email) or in hard copy form.

Firm Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 971-327-8847 or by email at: info@durig.com

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Advisory Business

Firm Description

Durig Capital, Inc. (“Durig Capital”) was founded in 2000 as a limited liability corporation in the State of Oregon and changed to an “S” corporation in 2011. John Randolph Durig, also referred to as “Randy”, is the 100% stockholder of Durig Capital. Throughout this document Durig Capital, Inc shall also be referred to as “Durig,” “Durig Capital,” “the “firm,” “our,” “we” or “us.” The client or prospective client may be also referred to as “you,” “your,” etc., and refers to a client engagement involving that of a single person as well as two or more persons. These terms are utilized for the reader’s ease of use while reviewing this brochure.

Durig Capital provides personalized confidential investment management for individual clients, retirement and pension plans, trusts, estates, charitable organizations, profit sharing plans and small businesses. Advice and/or investment management is provided through consultations with the client, which include a determination of financial objectives, an identification of financial problems, cash flow needs, educational funding needs, and retirement and estate planning. The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial services and investment management may be beneficial to the client.

Durig Capital also provides investment management services for segregated accounts of clients with third-party advisors (“Primary Advisors”), and for the non-SEC registered private investment funds of Durig Capital General Partner Inc, a fully owned subsidiary of Durig Capital, Inc. Durig Capital, Inc. will only work with Primary Advisors licensed as investment advisors in an appropriate jurisdiction, which will generally be one or more states or the SEC. All sub-advisory contracts are between us and the Primary Advisor. The Primary Advisor serves as the client contact and liaison between us and the client. The Primary Advisor is responsible for gathering information about a Client’s financial situation and investment objectives, among other things. Further, the Primary Advisor is responsible for communicating this information to us, and assist in determining asset allocation guidelines. We will implement and administer an investment program for those clients designated by the Primary Advisor. Primary Advisors are permitted to place certain investment restrictions on accounts managed by Durig Capital so long as those restrictions do not impair the firm’s ability to effectively manage client assets.

Durig Capital is in the business of managing client’s stocks, bonds, mutual funds or other investments, and portfolio tailoring and modeling. While we often work with other professionals (e.g., lawyers, accountants, insurance agents, etc.) that are engaged directly by a client on an as-needed basis, Durig is not paid for nor does it receive economic benefits from client relationships other than the disclosed fees it charges directly to you, to your Primary Advisor, or to Durig Capital General Partner Inc. We do not compensate others for client referrals, and do not participate in wrap fee programs.

Durig Capital issues periodicals and occasional special reports with opinions about securities through a free email subscription service, provides investment supervisory services (also known as asset management services), and manages investment advisory accounts. We furnish investment advice through consultations, and issue charts, graphs, formulas, or other devices which clients may use to evaluate securities. Our investment advice concerning the selection, purchase and sales of various investments is based on investment merit and the cash flow needs, retirement and estate planning needs of our clients. Clients have the choice between discretionary or non-discretionary asset management. Periodic reviews provide clients with reminders of specific courses of action that may need to be taken. Other reviews occur as deemed necessary, but these are not always communicated to the client.

Pursuant to Rule 206(4)-2 under the Investment Advisers Act of 1940, Durig Capital may be viewed for regulatory purposes as having custody of certain client assets due to Durig's control of the managing member of one pooled investment vehicle organized as a limited partnership. Aside from that, Durig Capital does not act as a custodian for any client assets. Durig Capital has selected what they believe to be best of breed custodians in TD Ameritrade Institutional, Interactive Brokers, JPMorgan, and Mainstar Trust. The client maintains ownership of assets and accounts at the selected custodian, and we place trades for clients utilizing the limited power of attorney that Durig Capital has as the advisor or investment manager named on the account.

As of Dec. 31, 2017, Durig Capital manages approximately \$58 million in assets for approximately 250 clients. Approximately \$36 million is managed on a discretionary basis, and \$22 million is managed on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Clients may impose restrictions on investing in certain securities or types of securities.

Financial Services Agreement

A financial services firm is designed to help the client with all aspects of ongoing investment management. Detailed investment advice and specific recommendations are provided as a dynamic model of our financial services. Implementation of the recommendations is decided upon by the client or by Durig Capital, depending on the client's (or the third party advisor's) discretionary agreement with us.

Fees and Compensation

Advisory Service Agreement Fees

Durig Capital bases its client fees on a percentage of the assets under management, and typically does not charge a performance fee to clients. Upon request, Qualified Institutional Separate Account clients may negotiate a performance fee with Durig. The fees that Durig charges for the portfolio management services to one pooled investment vehicle, Distressed Debt 1 LP, is described and disclosed in its respective offering document. Any performance fees that Durig does charge to a client is intended to comply with the requirements of Durig's Investment Advisory Agreements Policy and Rule 205-3 under the Investment Advisers Act of 1940. The scope of work and the fees for an Advisory Service Agreement are provided to the client or to the client's Primary Advisor in writing prior to the start of the relationship.

The annual Advisory Service Agreement fee is based on a percentage of the investible assets prorated over 4 quarters, and ranges between .50% and 1.5%. Durig reserves the right to negotiate a fee structure with each client and/or account. Investment management fees are assessed quarterly, and are usually deducted from a designated client account to facilitate billing. The client must consent in writing in advance to the direct debiting of their investment account. We bill the custodian and we show how the fee is calculated. The custodian sends a quarterly statement to each client. If the client chooses to have quarterly management fees billed to them rather than deducted from designated accounts, payment is expected in full upon invoice presentation. Durig Capital, in its sole discretion, may waive a portion or all of its fee and/or charge a lesser advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earnings capacity, anticipated future additional assets, total value of assets to be managed, related accounts, account composition, negotiations with clients, etc.)

Asset Management Fees

Assets are invested primarily in global stocks and bonds. In addition to common stock, U.S. government and municipal securities, various corporate debt securities, and other domestic commercial paper, alternative investments may include preferred shares, convertible notes, various ETF's, and a multitude of various foreign issues (including both foreign government and foreign corporate debt issuances) some of which are denominated in foreign currencies and/or are more commonly traded on foreign exchanges. The broker and/or custodial firms may charge a fee for trade transactions, and may include any additional fees incurred from currency exchanges or stock exchange trade fees. See "Brokerage Practices" on page 9.

Durig Capital does not receive any compensation, in any form, from any broker, custodian, or any of the companies review. Although Durig Capital always does its own independent market research, the firm is required to use the advisory platform provided free of charge by each custodian. Aside from the use of these platforms, which the custodians require, Durig Capital does not accept any soft dollar arrangements. Durig Capital believes an open and transparent relationship at arm's length between the client, custodian firm and advisory firm is the best overall model for our clients. We reserve the right and duty to review and investigate both current and new custodian relationships with the simple goal of attaining superior financial services support while minimizing costs to clients.

Performance Based And/Or Other Fees

To the extent that Durig Capital charges a performance fee for a particular client account, the firm may be perceived to have an incentive to maximize gains in that account (and, therefore, maximize the firm's performance fee) by making investments for that account that are riskier or more speculative than would be the case in the absence of a performance fee. Durig Capital may also be perceived to have an incentive to favor accounts for which it charges a performance fee over other types of client accounts, as by allocating more profitable investments to performance fee accounts or by devoting more resources toward the management of said account. Durig Capital seeks to mitigate the conflicts which may arise from managing accounts that bear a performance fee by monitoring and enforcing its policies and procedures, including those related to investment allocations.

Termination of Agreement

Although the Advisory Service Agreement is an ongoing agreement and further adjustments may be required, the length of service to the client is at the client's discretion. Durig Capital delivers the ADV part 2 brochure to each client or third party advisor at least 48 hours prior to entering into any written or oral investment advisory contract, and gives 5 business days to terminate the agreement and no fees will be charged. Either the client or the investment manager may terminate the agreement by giving 30 days written notice to the other party. Durig Capital reserves the right to stop work on any account that is more than 30 days overdue. In addition, Durig Capital reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Durig Capital's judgment, to providing proper financial advice.

At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination. If the client made an advance payment, Durig Capital will refund any unearned portion of the advance payment.

Types of Clients

Description

Durig Capital provides investment advice and/or investment management services to individuals, high net worth individuals, banks or thrift institutions, investment companies, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or business entities, and other investment advisors. Client relationships vary in scope and length of service.

Distressed Debt 1 LP

Durig Capital is the investment advisor and administrator to the Distressed Debt 1 LP Hedge Fund (DD1). Additional information about the fund, which is open only to qualified investors, is available upon request.

Institutional Separate Accounts

Durig provides portfolio management services to Institutional Separate Accounts. Durig will manage an institutional client's Separate Account consistent with the particular investment strategy or investment strategies selected by the client for that account. Clients may impose certain limitations or restrictions on Durig's exercise of its discretionary authority. However, Durig reserves the right not to enter into a contract with a prospective client, or to terminate an agreement with an existing client, if the proposed limitation or restriction is likely in Durig's opinion to impair its ability to provide services to a client or is otherwise believed by Durig to be administratively or practically not feasible. The investment strategies which Durig may make available to Institutional Separate Account clients are shown below. A brief description of each investment strategy's investment objective(s), along with the investment strategies used to achieve the objective and the material risks associated with such investment strategies, is shown below. Durig reserves the right in its sole discretion to create customized investment strategies for clients as mutually agreed and to waive account minimums in certain circumstances.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include large amounts of fundamental and balance sheet analysis, technical and charting analysis, and cyclical analysis. The main sources of information include filings with the Securities and Exchange Commission, filings with other international regulatory and reporting agencies, company press releases, financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, and prospectuses.

Investment Strategies

Durig Capital's primary investment strategies include:

1. **Fixed Income 1**. "This Weeks Best Bond" newsletter reviews thousands of bonds for yield, maturity and protection of principle, which offers non-discretionary clients various choices for their cash flow needs and income goals. Clients may contact us with questions, and request participation in larger block purchases for their account.
2. **Fixed Income 2**. For discretionary clients only, we manage and run diversified global high yield income portfolios based primarily on the research done for "This Week's Best Bond" newsletter, and tailored to meet individual income or investment goals.
3. **Fixed Income 3**. For discretionary clients only, we manage and run diversified global fixed income portfolios seeking reduced risk though a majority mix of investment grade debt instruments, and tailored to meet individual income or investment goals.
4. **Dogs of the DOW**. For discretionary accounts, we crafted our own hybrid version of the higher dividend paying "Dogs of the Dow," which over time has worked very well.
5. **Dogs of the S&P500**. Similar to the Dogs of the DOW, this strategy focuses higher dividend paying issues within the S&P500. For discretionary accounts only.
6. **Dogs of the ETFs**. This is our unique version of applying a "Dogs" strategy to various ETFs. For discretionary accounts only.
7. **Monopolistic Stock Portfolio**. We identify and trade companies with monopolistic advantages and long term high growth potential. For discretionary accounts only.
8. **Distressed Debt Portfolio**. For qualified clients with Institutional Separate Accounts, we offer a much higher risk, higher reward strategy that identifies distressed or defaulted issuers that we believe are signaling a turnaround and a significant recovery of investment principle.
9. **Blended Portfolio**. Any combination of the above discretionary strategies as specifically noted or requested for particular discretionary accounts.

The investment strategy for any client is based upon the objectives stated by the client during consultations, and discretionary accounts may include one or more of the above strategies. Investing in securities involves risk of loss that clients should be prepared to bear. Our special focus on higher yielding bonds results in a high proportion of clients specifically requesting a Fixed Income strategy, and initially we manage what may be only a portion of their overall investible assets. Clients may change or expand their objectives at any time.

Durig provides discretionary portfolio management services to Institutional Separate Accounts. Durig will manage an institutional client's Separate Account consistent with the particular investment strategy or investment strategies selected by the client for that account. Client's may impose certain limitations or restrictions on Durig's exercise of its discretionary authority. However, Durig reserves the right to terminate (or not to enter into) any agreement if the proposed limitation or restriction is, in Durig's opinion, likely to impair its ability to provide adequate or satisfactory services to a client.

Durig Capital is also the investment advisor to one pooled investment vehicle, Distressed Debt 1 LP, which has shares or units of participation that are not registered with the Securities and Exchange Commission. It is limited to certain eligible participants (which qualify as "accredited investors" within the meaning under Regulation D of the Securities Act of 1933), has defined participation rules and a unique investment strategy, all of which are disclosed in its respective offering document.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following primary investment risks with our FX1, FX3, FX3 and Distressed Debt global bond portfolios:

- Interest-rate risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Currency risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- Credit risk: Changes in a company's credit rating may cause investment prices to fluctuate. For example, if an issue's credit rating is downgraded, it may cause its market value to decline.
- Call risk: During periods of falling interest rates, issuers of callable bonds may call (repay) securities with higher coupons or interest rates before their maturity dates. The portfolio would then lose any price appreciation above the bond's call price and would be forced to reinvest the unanticipated proceeds at lower interest rates.
- Reinvestment risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate.)
- Liquidity risk: Liquidity is the ability to readily convert an investment into cash. Generally, larger debt securities are more liquid than smaller issues, but typically offer lower yields as a result of their more efficient market.
- Inflation risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation. If inflation rates exceed fixed income rates, purchasing power will decline.
- Default risk: Excessive borrowing to finance a business' operations increases the risk to profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- Market risk: The price of debt instrument may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Industry risk: These risks are associated with a particular industry or a particular company within an industry. For example, mineral exploration companies depend on extracting a commercial resource, which may be adversely affected by environmental or regulatory changes.

Investors face the following primary investment risks with our Dogs of the Dow, Dogs of the S&P, and Monopolistic stock portfolios:

- Market risk. -as described above. Additionally, stock markets tend to move in cycles, with periods of rising prices and periods of falling prices, which are historically more volatile than the prices of debt instruments.
- Index sampling risk: There is the chance that the securities selected for the portfolios, in the aggregate, will not provide investment performance matching or exceeding that of the portfolio's target index.
- Industry risk: -as described above.

- **Manager risk:** There is the chance that poor securities selection will cause the portfolios to underperform relevant benchmarks or other portfolios with similar objectives.

Investors face the following primary investment risks with our Dogs of the ETF's portfolios. Because ETF Shares are traded on an exchange, they are subject to additional risks:

- ETF Shares are listed for trading on NYSE Arca and/or other stock exchanges and can be bought and sold on the secondary market at market prices. Although it is expected that the market price of an ETF Share typically will approximate its net asset value (NAV), there may be times when the market price and the NAV vary significantly. Thus, Client(s) may pay more or less than NAV when Client(s) buy ETF Shares on the secondary market, and Client(s) may receive more or less than NAV when Client(s) sell those shares.
- Although ETF Shares are listed for trading on NYSE Arca and/or other exchanges, it is possible that an active trading market may not develop or be maintained.
- Trading of ETF Shares on NYSE Arca may be halted if NYSE Arca officials deem such action appropriate, if ETF Shares are delisted from NYSE Arca, or if the activation of market wide "circuit breakers" halts trading generally.

Investing in securities involves risk of loss that clients should be prepared to bear.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in ANY legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

Durig Capital is an investment advisory firm that manages a hedge fund, and both fixed income and equity portfolios for clients. Durig Capital has NO affiliations. This is done so as to preserve and protect the integrity and our fiduciary duty to our clients.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of Durig Capital have committed to the high ethical code of “Always Putting the Client’s Interest First.” Durig Capital will provide a copy of its code of ethics to any client or perspective client upon request.

Participation or Interest in Client Transactions

Durig Capital and its employees may buy or sell securities that are also held by clients. While this represents a potential conflict of interest, employees may not trade their own securities ahead of client trades, and Durig Capital believes that an employee’s endorsement of any recommended investment with their own money has superior merits.

Personal Trading

The Chief Compliance Officer of Durig Capital is Randy Durig. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Most employee trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

Custodian recommendations may be made to clients based on their need for such services. Durig Capital recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates. Durig Capital currently works with TD Ameritrade Institutional, Interactive Brokers, JPMorgan, and EFG Bank & Trust (Bahamas) Ltd. These companies were selected with the goal and focus of gaining the best overall services for our clients. Although each of these custodians offers certain research information, Durig Capital always does its own independent research. Each custodian may require Durig Capital to use their own proprietary trading platform, which is provided at no cost to Durig Capital. Aside from this, Durig Capital *DOES NOT* receive or have any fees, commissions, kick backs or soft dollars arrangements with or for any of its custodial services or equity recommendations.

Best Execution

Trading fees charged by custodians are also reviewed on a quarterly basis. Durig Capital does not receive any portion of these broker/dealer fees, and works to provide a competitive relationship in which the best all around values are identified for our clients. Purchases or sales of securities are aggregated if possible to provide best value to clients.

Review of Accounts

Periodic Reviews

Account reviews, and positions in the accounts are each performed quarterly by investment adviser representatives Randy Durig, Hugh Smithers, or Schuyler Wong. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in investment information, profits of companies, economic climate, changes in a client's personal situation, and changes to (but not limited to) the *Risks or Loss* paragraph listed above.

Regular Reports

Account reviewers are Randy Durig, Hugh Smithers, and Schuyler Wong. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client. Clients receive periodic communications, which include at least one quarterly statement from the custodian and a written quarterly update from Durig Capital.

Client Referrals and Other Compensation

Incoming Referrals

Durig Capital has been fortunate to receive many client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm has not and does not compensate referring parties for these referrals.

Referrals Out

Durig Capital does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Account Statements

All assets are held at qualified custodians, which mean the custodians provide account statements directly to each client at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to any reports received from Durig Capital and to insure the fees and cost in the report statements provided by Durig Capital are correct.

Investment Discretion

Discretionary Authority for Trading

Durig Capital accepts discretionary authority to manage securities accounts on behalf of clients. Durig Capital has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, Durig Capital consults with the client or client's Primary Advisor prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian that is used and the commission rates to be paid to the custodian. Durig Capital does not receive any portion of the transaction fees or commissions paid by the client to the custodian on any trade. Discretionary trading authority facilitates placing trades in a client's account on their behalf in order to promptly implement the investment policy that they have previously approved of in writing.

Non-Discretionary and Limited Power of Attorney

Clients sign a limited power of attorney so that we may execute the trades that each client specifically approves. A limited power of attorney allows trading authorization for this purpose.

Voting Client Securities

Proxy Votes

Durig Capital may vote proxies on securities if it is deemed to be beneficial for our clients that have given proxy authorization to us. Otherwise, clients are expected to vote their own proxies, which are received from the custodian and not Durig Capital. When assistance on voting proxies is requested, Durig Capital will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Financial Information

Financial Condition

Durig Capital has never been the subject part of a bankruptcy petition and does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

Requirements for State-Registered Advisers

Durig Capital has three management persons, John Randolph Durig, Hugh Smithers, and Schuyler Wong. Their education and background can be found on the supplemental ADV Part 2B form. John Randolph Durig's other business activities can also be found on the supplemental ADV Part 2B form.

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

Neither Durig Capital, nor its management persons, has any relationship or arrangement with issuers of securities.

Business Continuity Plan

General

Durig Capital, Inc. has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornadoes, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up weekly and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

Durig Capital, Inc. has a Business Continuation plan to support our clients in the event of Randy Durig's serious disability or death.

Information Security Program

Information Security

Durig Capital maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

Durig Capital is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us. The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

Only with your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

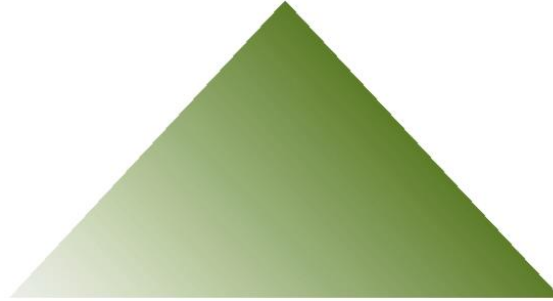
We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement

(Part 2B of Form ADV)



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[DogsSP500.com](#)
[DogsETF.com](#)
[Bonds1.net](#)
[Durig.com](#)

This brochure supplements Durig Capital, Inc's Firm Brochure, and provides information about Randy Durig, Hugh Smithers, and Schuyler Wong. You should have received a copy of that brochure. Please contact us at 971-732-5119, or by email at info@durig.com, if you did not receive Durig Capital's brochure or if you have any questions about the contents of this supplement. 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 Randy Durig CRD# 1269163, Hugh Smithers CRD# 5931577, or Schuyler Wong CRD# 6790423 is available at the SEC's website at www.adviserinfo.sec.gov. Durig Capital's CRD number is 118452.

8/14/2018

Education and Business Standards

Durig Capital requires that advisers in its employ have a bachelor's degree and/or further coursework demonstrating knowledge of financial services and investment management. Additionally, advisers must have work experience that demonstrates their aptitude for financial services and investment management.

John Randolph Durig “Randy Durig”, CERTIFICATIONS

Educational Background: Business degree from Portland State University
Business Administration
Year of birth: 1960

Business Experience: Licensed Investment professional for over 28 years---
CEO of Durig Capital, 2001- current
Sr. VP Charter Investment Group/Sutro&Co, 1990-2001
Paulson Investment Company, Inc 1987-1990

Disciplinary Information: (none)

Other Business Activities:

Ridge Properties---100% Owner
Baylor Properties----100% Owner
LED Trailers----100% Owner
Durig Apartments----100% Owner
Hubbard Chapel---100% Owner
Additional compensation for outside business ownership is substantial

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Hugh Smithers, CERTIFICATIONS

Educational Background: SUNY at Potsdam
St. Lawrence University
The Way College of Emporia
Theology Degree
FINRA Series 65

Year of birth: 1954

Business Experience: Durig Capital, 05/11-Current
Sales Manager, Beaverton Auto Group, 01/11-05/11
Internet Sales Manager, Lexus of Portland, 09/10-12/10
Operations Manager, Beaverton Wood Floors, 06/09-07/10
Sales Manager, Lithia Auto Group, 11/00-10/05
CEO, Precision Flooring Services, 06/85-11/00

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Hugh Smithers is supervised by J. Randy Durig, CEO. Randy reviews the work through frequent office interactions as well as remote interactions. He also reviews activities through our client relationship management system.

J. Randy Durig's contact information:
971-732-5119 rdurig@durig.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Schuyler Wong, CERTIFICATIONS

Educational Background: Portland State University, B.S. in Business Admin/Finance
Portland Community College, Associate of Science
FINRA Series 65

Year of birth: 1992

Business Experience: Durig Capital, 04/17-Current
Assoc. of Home Businesses, 01/17-03/17
Shari's Café & Pies, 01/16-06/17
Bellagios Pizza, 10/14-10/15
Stream Global Services, 09/13-09/14
Subway, 04/11-09/13
Gallagher Auto Detailing, 06/10-04/11
Good Dog Bad Dog, 05/09-05/10

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Schuyler Wong is supervised by J. Randy Durig, CEO. Randy reviews the work through frequent office interactions as well as remote interactions. He also reviews activities through our client relationship management system.

J. Randy Durig's contact information:
971-732-5119 rdurig@durig.com

Arbitration Claims: None

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Bankruptcy Petition: None