

CUSTOMER RELATIONSHIP SUMMARY

December 06, 2024

We, StoneX Securities Inc. (SSI), are a Financial Industry Regulatory Authority (FINRA) registered broker-dealer and Securities Investor Protection Corporation (SIPC) Member. We are affiliated with StoneX Advisors Inc. (SAI) and Trust Advisory Group, Ltd. (TAG) both registered with the Securities and Exchange Commission. Collectively, SSI, SAI, and TAG are known as StoneX Wealth Management. We provide brokerage services. Our affiliates SAI and TAG provide investment advisory services. Please click the following links for a copy of **SAI's Customer Relationship Summary** and **TAG's Customer Relationship Summary**. Broker-dealer services and fees differ from investment advisory services and fees; it is important for you, our client, to understand the differences.

This document is a summary of the brokerage services and fees we offer we offer to "Retail Investors," individuals who seek or receive services primarily for personal, family or household purposes. Some of our financial professionals may provide brokerage services only, while others are dually registered with one of our advisory affiliates and may also provide advisory services. Additionally, free and simple tools are available to research firms and financial professionals at the website www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?	<p>We offer brokerage services to retail investors through both financial professionals and on-line self-directed accounts. Our brokerage services include buying and selling securities at your direction. When you elect to engage one of our financial professionals, they may provide you with investment recommendations from time to time or at your request but are not under a legal obligation to do so. You make the ultimate decision regarding the purchase or sale of securities. We do not offer account monitoring services whereby we monitor your brokerage account or the investments you own.</p> <p>Investment Offerings. We offer a broad range of investments through our financial professionals, including domestic and international equities, options, fixed income securities, mutual funds, exchange traded funds (ETFs), real estate investment trusts (REITS), variable annuities, structured products, alternative Investments, money market mutual funds, and certificates of deposit. Investments through on-line, self-directed accounts are presently limited to equities, options and a limited selection of mutual funds. We do not have any proprietary investment products.</p> <p>Account Minimums and Requirements. We do not require a minimum investment to open and maintain a brokerage account.</p> <p>For additional information, please see <u>StoneX Wealth Management's Regulation Best Interest Disclosures</u>, Introduced Customer Account Terms, Conditions & Disclosures, and other applicable documents.</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none">• Given my financial situation, should I choose a brokerage service? Why or why not?• How will you choose investments to recommend to me?• What is your relevant experience, including your licenses, education and other qualifications?• What do these qualifications mean?
What fees will I pay?	<p>When you deal with one of our financial professionals, we charge fees on a transaction-by-transaction basis. This fee is commonly referred to as a commission when the transaction involves a stock, ETF or option and as a markup or markdown when the transaction involves a bond. The amount of the commission, markup or markdown is based on the specific transaction and can usually be negotiated with your financial professional. Because we charge you a fee for each transaction, we have an incentive to encourage you to trade often.</p> <p>We also earn a commission (sometimes called a "load") when you buy investments, such as mutual funds, variable annuities and real estate investment trusts for which there is no established trading market (non- traded REITS). These investments are sold by prospectus, and the commission is set by the product prospectus and cannot be negotiated. These investments generally pay us an ongoing fee (commonly referred to as a "trailing commission") for some period following your purchase; provided you continue to own the investment. Therefore, we have an incentive to encourage you not to redeem your investment in these products. These products are generally meant to be held for an extended period.</p> <p>Users of our self-directed, on-line brokerage service are not charged commissions, although we pass along estimates of exchange and other regulatory charges we will incur. More information is available at <u>www.stonexone.com/pricing</u>.</p> <p>In addition to our principal fees and costs for brokerage services, there are fees and costs charged for the most part by third parties, including custodian fees, inactivity fees, account maintenance fees, transaction charges and product-level fees associated with your investments. We may share in these fees and charges. Please refer to the prospectus or offering document for specific information regarding these fees. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p>For additional information, please see <u>StoneX Wealth Management's Regulation Best Interest Disclosures</u>, Introduced Customer Account Terms, Conditions & Disclosures, and other applicable documents.</p> <p>Conversation starters. Ask your financial professional:</p> <ul style="list-style-type: none">• Help me understand how these fees and cost might affect my Investments.• If I give you \$10,000 to invest, how much will go to fees and cost, and how much will be invested for me?

<p>What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we provide you with a recommendation, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means:</p> <ul style="list-style-type: none"> ▪ Third-Party Payments. We receive payments from third-party product sponsors and managers (or their affiliates) when we recommend or sell certain products. As such, we have an incentive to recommend products of third-parties that pay us over products of third-parties that do not pay us or that pay us less. ▪ Revenue Sharing. Certain managers and sponsors (or their affiliates) share the revenue they earn when you invest in their products or utilize their services. We have an incentive to recommend products of sponsors and managers that share their revenue with us over the products of sponsors or managers that do not share their revenue or who share less. ▪ Principal Trading. We may engage in securities transactions with you for our own account. Because we earn compensation (such as markups and markdowns) and can receive other benefits in principal transactions, we have an incentive to trade with you on a principal basis and to recommend securities that we (or our affiliates) hold in inventory. <p>For additional information, please see <i>StoneX Wealth Management's Regulation Best Interest Disclosures</i>, Introduced Customer Account Terms, Conditions & Disclosures, and other applicable documents.</p> <p>Conversation starters. Ask your financial professional:</p> <ul style="list-style-type: none"> ▪ How might your conflicts of interest affect me, and how will you address them?
<p>How do your financial professionals make money?</p>	<p>Financial professionals servicing your account receive a portion of the commissions, markups and markdowns charged when you engage in securities transactions, and trailing commissions. In some cases, the percentage we share with your financial professional increases when he or she generates more commissions. Therefore, your financial professional has an incentive to maximize the amount of commissions he or she generates from your account.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes. Visit <i>Investor.gov/CRS</i> for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation starters. Ask your financial professional:</p> <ul style="list-style-type: none"> ▪ As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional information</p>	<p>Please see <i>StoneX Wealth Management's Regulation Best Interest Disclosures</i>, Introduced Customer Account Terms, Conditions & Disclosures, and other applicable documents. If you would like additional, up to date information or a copy of this disclosure, please call 800-929-2411 or email us at <i>compliance.wealth@stonex.com</i>.</p> <p>Conversation starters. Ask your financial professional:</p> <ul style="list-style-type: none"> ▪ Who is my primary contact person? ▪ Is he or she a representative of an investment adviser or a broker-dealer? ▪ Who can I talk to if I have concerns about how this person is treating me?