



# CUSTOMER RELATIONSHIP SUMMARY

## FEBRUARY 2021

### YOUR ROADMAP TO OUR SERVICES



#### INTRODUCTION

CNS Securities, LLC is registered with the Securities and Exchange Commission (SEC) as a broker-dealer. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

#### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer brokerage services to retail investors. We buy and sell securities and make recommendations to retail investors regarding the purchase of mutual funds, 529's, variable annuities and variable life products. All client accounts are held directly with the investment or annuity/VUL company. CNS does not hold client accounts or trade with discretionary authority on client accounts. Clients make the ultimate decision regarding the purchase or sale of investments. Investment recommendations are intended to be long term investments and are not monitored on an ongoing basis. Voluntary reviews may be conducted while deciding whether or not to make a recommendation. CNS Securities has no minimum account size or investment amount.

***For additional information visit [CNSSecurities.com/CRS](http://CNSSecurities.com/CRS)***

#### ASK YOUR FINANCIAL PROFESSIONAL

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

How will you choose investments to recommend to me?

Given my financial situation, should I choose a brokerage service or investment advisory service? Why or why not?

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

#### WHAT FEES WILL I PAY?

CNS Securities does not charge fees or commissions on transactions. When you purchase a product through CNS Securities, the company that provides the product will charge an upfront sales charge. This sales charge will vary based on the type of product purchased and may vary based on the amount invested. Mutual funds and variable products have annual operating expenses and may have account maintenance 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. For more detailed information on fees and costs, please refer to the prospectus for the product you are considering purchasing.

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**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?**

When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means: some types of products pay us a higher commission than others. As an example, annuities typically pay a higher commission to us than mutual funds.

**For additional information visit [CNSSecurities.com/CRS](https://www.cnssecurities.com/CRS)**



How might your conflicts of interest affect me, and how will you address them?

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are paid with product sales commissions. The commission amount may vary based on the type of product sold and the amount invested. Some products pay more than others.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No for our firm. Yes for our financial professionals.

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As a financial professional, do you have any disciplinary history? For what type of conduct?

**ADDITIONAL INFORMATION**

Please contact your financial professional or visit [CNSSecurities.com/CRS](https://www.cnssecurities.com/CRS) for additional information about our brokerage services or to request a copy of the relationship summary. You may also call 972-644-6464 to request up-to-date information and request a copy of the relationship summary.



Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?