

# Trinity Wealth Securities



## Client Relationship Summary

March 20, 2023

Trinity Wealth Securities, LLC (“TWS”) is a broker-dealer registered with the U.S. Securities and Exchange Commission, and is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Our financial professionals are called Registered Representatives (“RRs”). **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](https://www.investor.gov), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **What investment services and advice can you provide me?**

TWS provides brokerage services to retail investors. Our brokerage services are limited in scope to mutual funds, variable annuities, and insurance products that we offer on a **non-discretionary** basis. Monitoring of your account is solely your responsibility, as we do not offer account monitoring services. Minimums may apply to open or maintain an account depending on the type of investment. Any such minimum requirement will be discussed prior to account opening as the situation arises. For example, mutual fund and insurance companies determine whether there are any minimum amounts required to invest in a particular fund or annuity. If so, the minimum amount will be disclosed prior to account opening as the situation arises. Statements will be delivered to you at a minimum on a quarterly basis to assist you in monitoring your account. It is important for you to understand other firms may offer a wider range of investment choices, some of which may have lower costs.

**NOTE:** FFA has an affiliated SEC registered investment adviser, Florida Financial Advisers, LLC (“FFA”). Some of our RRs are investment adviser representatives of FFA. So, your RR may offer investment advisory services through FFA and brokerage services through TWS. It is important you understand the difference between brokerage and investment advisory services, and the separate fees charged for those services. In particular, if your RR also serves as an investment adviser representative of FFA, your RR has additional conflicts of interest. For more information, please see the FFA Form CRS and [Form ADV Part 2A](#).

**For additional information**, including more detailed information about the types of brokerage services TWS offers, please see our [Regulation Best Interest Disclosure](#).

### Conversation Starters - Ask your financial professional:

- ◆ *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? What do these qualifications mean?*

### **What fees will I pay?**

Our fees are based on the types of products we sell to you. For mutual funds, variable annuities, and insurance products we typically receive a commission based on each transaction. Because we are compensated for the products we sell, we have an incentive to encourage you to invest in the limited products we offer and in greater amounts. For additional information about the fees and expenses related to your particular investment, please refer to the prospectus provided for that specific fund or annuity and see our [Regulation Best Interest Disclosure](#).

Our brokerage commissions (fees) do not include other related costs and expenses. Mutual funds and variable annuities usually have fees and expenses that are included in the expense ratios of certain investments, which have an impact on the overall value of the investment. For variable annuities, there are multiple types of fees that may be charged in addition to our upfront commission. The most common types of fees that may be charged for a variable annuity include, but are not limited to, annual administrative charges or contract fees, mortality and expense (M&E) fees, surrender penalties, and withdrawal or early withdrawal fees. For mutual funds, you may be charged an upfront load (commission), a back-end load or no load at all. In addition, mutual funds may charge a 12b-1 fee to pay for marketing and promotion expenses, as well as other fees. We will discuss applicable fees with you at the time we make a recommendation.

You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers. **You will pay fees and costs whether you make or lose money in 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.

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For additional information, including more detailed information about the fees and costs for a particular product, please refer to the prospectus or offering materials provided for each specific investment and see our [Regulation Best Interest Disclosure](#).

## Conversation Starters - Ask your financial professional:

- ◆ *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 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 investment advice we provide you. Here are some examples to help you understand what this means.

Certain managers and sponsors (or their affiliates) share the revenue they earn when you invest in certain products (primarily mutual funds and variable annuities). As such, we have an incentive to recommend (or to invest your assets in) products of sponsors and managers that share their revenue with us over other products of sponsors or managers that do not share their revenue, or who share less. Additionally, 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 (or to invest your assets in) products of third- parties that pay us over products of third parties that do not pay us or pay us less. Furthermore, as mentioned above, many of our RRs are also investment adviser representatives of an investment adviser or insurance agents licensed with an insurance company. This additional compensation causes a conflict of interest as the RRs have an incentive to solicit other commission-based products or fee-based services.

## Conversation Starters - Ask your financial professional:

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

For additional information, including more detailed information about TWS's affiliations and other conflicts of interest, please see our [Regulation Best Interest Disclosure](#).

➡ ***How do your financial professionals make money?***

Our RRs are compensated through commissions (fees) that are based on the types of products sold to you. For mutual funds, variable annuities, and insurance products we typically receive a commission based on each transaction. Because we are compensated for the products we sell, we have an incentive to encourage you to invest in the limited products we offer and in greater amounts. For additional information about the fees and expenses related to your particular investment, please refer to the prospectus provided for that specific fund or annuity and see our [Regulation Best Interest Disclosure](#).

➡ ***Do you or your financial professionals have legal or disciplinary history?***

No, for our firm. Yes, for our financial professionals (RRs). We invite you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and RRs.

## Conversation Starters - Ask your financial professional:

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

➡ ***Additional Information***

We encourage you to seek out additional information about our brokerage services in our [Regulation Best Interest Disclosure](#) or by viewing our information, using our CRD# 104348, on [Investor.gov](https://www.investor.gov) or [adviserinfo.sec.gov](https://www.adviserinfo.sec.gov). Alternatively, you may call us at (813) 333-1683 to directly speak with us and request a copy of this relationship summary and/or our [Regulation Best Interest Disclosure](#).

## Conversation Starters - Ask your financial professional:

- ◆ *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?*