



Client Relationship Summary
Signature Securities Group Corp – April 12, 2022

Signature Securities Group Corp is registered with the Securities and Exchange Commission and the Financial Industry Regulatory Authority (FINRA) as a broker-dealer and is a member of SIPC. We are also registered as an SEC-registered investment adviser, under the same name. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

This document is a summary of the services and fees we offer to “retail investors”, which are natural persons who seek or receive services primarily for personal, family, or household purposes. Free and simple tools are available to research firms and financial professionals at SEC site <https://www.investor.gov/CRS> and FINRA <https://brokercheck.finra.org/>, which also provide educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer the following brokerage and investment advisory services, accounts, investments to *retail investors*:

<p><u>Principal Brokerage Services</u> Buying and Selling Securities Securities Recommendations Client-directed Trading, Execution only Online Trading Access Pension Consulting Services</p> <p><u>Principal Advisory Services</u> Account Monitoring Discretionary Trading Financial Planning Portfolio Management Services Selection of Other Advisers Pension Consulting Services Sponsor and Manager of Wrap Fee Program(s)</p>	<p><u>Brokerage Account</u> Brokerage Accounts Margin Accounts Option Accounts Self-directed Retirement Plans Employer-sponsored Retirement Plans</p> <p><u>Advisory Account</u> Self-directed Retirement Plans Employer-sponsored Retirement Plans</p>	<p><u>Brokerage Investments</u> Mutual funds Equities Exchange-Traded Funds Fixed Income Options Insurance Products Unit Investment Trusts Structured Products</p> <p><u>Advisory Investments</u> Mutual funds Equities Exchange-Traded Funds Fixed Income Options Third-Party Managers Structured Products Alternative investments</p>
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For parameters of each brokerage service and advisory service listed above, please refer to the supplements on our website, www.signatureny.com/supplements and for investment advisory services listed, refer to Items 4, 7, 13, and 16 in our Form ADV Part 2A and Part 2A Appendix WRAP Brochure disclosure by clicking the following links: <https://adviserinfo.sec.gov/firm/brochure/104233>

Account Monitoring

- Advisory Services - If you open an investment advisory account with our firm, as part of our standard service we will monitor firm approved investments, managers, and strategies on an on-going basis. This may include an assessment of account performance, asset allocation, liquidity needs, and performance

objectives.

- Brokerage Services - Monitoring is not offered on the securities/investments obtained solely through the broker dealer. If you prefer on-going monitoring of your account(s) or investments, you should speak with a financial advisor about whether an advisory services relationship is more appropriate for you

Investment Authority

- Advisory Services - Investment advisory accounts are managed on a discretionary basis. Discretion grants the firm the authority to *decide* which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your advisory accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.
- Brokerage Services – Brokerage accounts are managed on a *non-discretionary* basis. We will provide recommendations; however, *you will ultimately decide* which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm.

Account Minimums and Requirements

- Advisory Services - In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size, which in our sole opinion, is too small to manage effectively.
- Brokerage Services - Brokerage accounts may have minimum investment requirements depending on the investment product/offering, please refer to the specific offering's prospectus or offering document for details.

Key Questions to Ask Your Financial Professional

- ✓ **Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

The principal fees and costs associated with engaging our firm for brokerage services include:

- **Principal Fees: Commissions and Trading Costs – Commissions** are transaction-based fees, which are charged each time, you buy or sell securities. Commissions may be charged on a per trade basis or per share basis. Trading costs may include exchange and regulatory fees and may also apply.

Fees for certain investments, such as bonds, may be included in the price you pay for the investment. This is referred to as a mark-up or mark-down. In addition, they may sold on an agency basis where the investor is charged a flat fee similar to a commission. Mutual funds, unit investment trust and various insurance-based securities are subject various fees and expenses. These fees and expenses are detailed in their offering materials. We ask that you consult those materials and your investment professional for further information.

Because we are compensated for transactions. The more trades you place, the more commission or fees we earn. Thus, we might have an incentive to encourage you to trade more frequently and in greater amounts.

The principal fees and costs associated with engaging our firm for investment advisory services include:

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard to-value assets.

- **Wrap Program Fees** - The principal fee is an all-inclusive wrap-fee that is a percentage of the assets in your account, payable quarterly in advance. Wrap accounts generally include most transaction costs and fees to a broker-dealer or bank that has custody of the assets; therefore, the asset-based fee is higher than a typical asset-based advisory account fee. You will not be charged separate fees for the respective component of the total services.
- **Third Party Fees** – Payable directly to the third-party money manager. Signature Securities Group does not share in these fees.

Other Fees: In addition to our principal fees and costs, there are other fees/costs related to our brokerage and investment advisory services that include: Custodian Fees, Account Maintenance Fees, Securities Transaction Charges and product-level fees associated with your investments.

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 detailed information regarding our brokerage fees and cost, refer to the supplements on our website <https://www.signatureny.com/supplements> and for investment advisory fees and costs, refer to our Form ADV Part 2 and Part 2A WRAP Fee Appendix, Items 4, 5, and 6 by following the following links: <https://adviserinfo.sec.gov/firm/brochure/104233>

Key Question to 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 as my broker dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer or act as your investment adviser, 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 and investment advice we provide you. Here are some examples to help you understand what this means:

- *Trading in Same Securities:* Representative may buy/sell the same securities that they have recommend or advise upon to their clients depending on their own personal financial situation;
- *Broker Dealer Accounts:* the more transactions you place, the more commissions we earn depending on the fee structure of the specific security. Thus, we have an incentive to encourage more trading;
- *Advisory Accounts:* subject to an advisory-based fee, the more assets in an account the more the investor will pay in advisory fees. Therefore, the firm may have an incentive to encourage investors to increase the assets in his or her account;
- *Third-Party Payments:* Financial professionals providing advisory services on behalf of our advisory firm can also be registered representatives with our broker-dealer. These persons receive compensation in connection with the purchase and sale of securities or other investment products within a brokerage account. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they may have an incentive to recommend investment products based on the compensation they receive;
- *Third-Party Payments:* Financial professionals providing brokerage or advisory services on behalf of our firm may also be licensed as insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to other fees and expenses. This practice presents a conflict of interest because they may have an incentive to recommend insurance products which can generate additional commissions;

- Limited selection of Investments: Our broker-dealer services and recommendations cover a limited selection of investments. Other firms could provide a wider range of choices, some of which may have lower costs.
- *Trail Compensation*: Ongoing compensation from product sponsors typically paid from the assets of an investment product. This compensation is based on the annual percentage of invested assets and varies by product. Our financial professionals and our firm may receive trail compensation from some investment products. We, therefore, may have an incentive to recommend products that pay higher “trails”.

Key Question to Ask Your Financial Professional

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

To help you understand what conflicts exist, please refer to the supplement located at www.signatureny.com/supplements for possible conflicts and scenarios and refer to our Form ADV Part 2A and ADV Part 2A WRAP Fee Appendix, Items 5, 10, 12 and 14: <https://adviserinfo.sec.gov/firm/brochure/104233>

How do our financial professionals make money?

The financial professional providing brokerage services to you are compensated in the following ways: Salary; a percentage of commissions, markups and markdowns earned; ongoing fees from mutual funds and certain other product issuers. They may receive a discretionary bonus based on meeting certain client service level metrics. Compensation earned by a financial professional presents a conflict of interest because the more they sell, the more they can earn.

The financial professional servicing your advisory account(s) are compensated in the following ways: Percentage of advisory fees based on the amount of clients assets they service; hourly or fixed fees based on the time required to meet a client’s needs; and/or a salary; bonus.

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

Yes. Disclosures for our firm or our financial professionals can be found by going to Investor.gov/CRS.

Key Questions to Ask Your Financial Professional

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

You can find additional information about our brokerage and investment advisory services. Request a copy of the relationship summary at 646-822-1475 or by visiting our website, www.signatureny.com

Key Questions to 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?**

Signature Securities Group Corp.
April 12, 2022

Exhibit to Form CRS

Signature Securities Group Corp. is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on April 12, 2022

- The details of account monitoring for both the investment advisor and broker dealer have been updated to accurately reflect how the firm monitors account activity.
- The advisory investments and conflicts of interest have been updated to reflect the current information.
- The form has been updated to clarify or enhance existing disclosures in general.