CGIS Securities, LLC
Customer Relationship Summary (Form CRS)
Revised on December 26, 2025

Introduction

CGIS Securities, LLC ("CGIS", "we" or "the Firm") is registered with the Securities and Exchange Commission ("SEC") as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Broker 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 registered representatives/foreign associates ("account executives") at **Investor.gov/CRS**, which also provides education materials about broker-dealers, investment advisors, and investing.

Relationships and Services

<u>What investment products, services and advice can you provide me with?</u> Our brokerage services comprise buying and selling securities and other financial instruments including, among others: equities, mutual funds, ETF's, REITs, UITs, fixed and variable income bonds, options and derivatives, structured notes, alternative investments, and private placements. Services are offered through cash, margin, and DVP/RVP accounts.

Investment activity and asset movements are constantly supervised as part of our Compliance and Anti-Money Laundering programs. Investment products are not FDIC insured, are not bank obligations, but may lose value and are not guaranteed.

CGIS Securities requires a minimum account value of $100,000 although lesser value accounts may be considered by the Firm on a case-by-case basis and may involve higher fees.

You as a client make the ultimate decision regarding the purchase and sale of brokerage account investments unless you grant us limited trading authority. You can rescind said authority at any time by contacting us **directly on (305) 507-4544 and follow up the conversation in writing at CGIS Securities, LLC; Attn. Client Service; 990 Biscayne Blvd., Suite O-901; Miami, FL 33132.**

Conversation Starters *(Ask your account executive):*

- **Given my financial situation, should I choose a brokerage service or an investment advisory 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?**

Fees, Costs, Conflicts and Standard of Conduct

<u>What fees will I pay?</u> CGIS Securities assesses commission charges, mark ups, and mark downs on each transaction depending on the type of product, the amount invested, the complexity of the transaction and other specific factors, excluding your account worth. 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 from your investments. Please make sure that you understand what fees and costs you are paying.

CGIS Securities also assesses certain account-related fees, such as inactive fees, wire fees, and administrative fees. In addition, we charge custodian fees, settlement fees, document delivery fees, product level fees, confirmation and statement production fees, paper surcharge fee, non-US client fees, and other fees. Not all fees apply to you as a client and not all fees represent additional revenue for CGIS. For detailed information regarding fees, please request a copy of our <u>*Miscellaneous Fee Schedule*</u> from your account executive or **directly from us on (305) 507-4544 and follow up the conversation in writing to CGIS Securities, LLC; Attn. Client Service; 990 Biscayne Blvd., Suite O-901; Miami, FL 33132.**

We must act in your best interest and not place our interests ahead of yours, but we will charge more when there are more trades in your account. Therefore, the firm and your account executive have an incentive to encourage you to trade actively on a frequent basis. This is a conflict of interest which we mitigate via additional disclosures as well as the Firm's supervision and compliance program that monitors customer account activity and commissions and fees' charges.

For detailed information regarding commissions, please request a copy of the Firm's <u>*Brokerage Transaction Commission/Fee Schedule*</u> from your account executive, or directly from us as indicated previously.

***Conversation Starters** (Ask your account executive):*

- **Help me understand how these fees and costs might affect my investments. For example, if I give you $10,000 to invest, how much of it will go to cover fees and costs and how much of it will be invested?**

What are your legal obligations to me when acting as my securities' broker? How else does your firm make money and what conflicts of interest do you have? When we provide you with a recommendation, we must act in your best interest and not put our interest ahead of you. At the same time, the way we make money creates certain conflicts with your interests. You should understand and ask us about these conflicts because they may affect our recommendations. Following are three examples to help you understand what this means:

- Third-party payments may be based on sales of investment products thus incentivizing us to recommend that you buy and sell such investments.
- Revenue sharing, such as when we or our affiliates receive selling group compensation.
- Trail Compensation that is ongoing compensation from product sponsors. Trail compensation is typically paid from the assets of an investment product. It is usually based on a quarterly or annual percentage of assets invested and varies by product. We therefore have an incentive to recommend products that pay higher "trails."

For additional information regarding conflicts of interest, please request a copy of the Firm's *Brokerage Compensation and Conflicts of Interest Disclosure* and the product's prospectus or other product offering documents from your account executive, or directly from us as indicated previously.

***Conversation Starters** (Ask your account executive):*

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

How does your account executive make money? CGIS' account executives receive cash compensation in the manner of commissions from transactional business. Account executives are also compensated via issuer's allowances and Mutual Funds' trailers. The Firm can also receive non-cash compensation from mutual fund companies in the form of training and seminars. This non-cash compensation can create conflicts of interest which we address by implementing policies and procedures, a Code of Ethics, and supervision of our account executives. Our account executives can also get an increased compensation based on higher production. This represents a conflict of interest since the more commissions they generate the more they earn. Our account executives do not receive varying amounts of compensation based on the type of products they sell although certain products pay ongoing compensation (trailers). Therefore, account executives are incentivized to recommend products that have higher fees and/or ongoing payments.

For additional information regarding conflicts of interest, please request a copy of the Firm's *Brokerage Compensation and Conflicts of Interest Disclosure* from your account executive, or directly from us as indicated previously.

Disciplinary History

Does the firm or your account executive have legal or disciplinary history? Registered Broker-Dealers and account executives are required to disclose all material facts regarding certain legal and disciplinary events. In this regard, as of the date of this document's revision, neither CGIS Securities nor any of its account executives have been subject to disciplinary actions by the SEC or FINRA. Detailed information on disciplinary matters is available via http://brokercheck.finra.org. Once you access the main page you can enter the name of the firm or individual's full name and go to the disciplinary section of the report.

Additional Information

Who is my primary contact person in CGIS? The account executive ("Registered Representative" or "Foreign Associate") that is assigned to your account. Please contact us directly as indicated previously if you do not know the account executive assigned to your account. You can also access important information about CGIS on our website www.cgissecurities.com

Who can I talk to if I am concerned about how my account executive is advising and/or treating me? You may contact our Chief Compliance Officer, Mrs. Jacqueline Rodriguez, on (305) 260-6516 or (305) 260-6970 and jrodriguez@cgissecurities.com.

Where can I find additional information if I have a problem? If you have a problem with your investments, investment account or the account executive, and are not satisfied with our response to your inquiry or the resolution of your problem, you can visit the SEC website help@sec.gov and/or the FINRA website www.finra.org/about for guidance on how to proceed with your claim.