



# Client Relationship Summary

Updated November, 2022

Trinity Wealth Securities LLC, is a broker dealer registered with the U.S. Securities and Exchange Commission ("SEC") and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation ("SIPC").

**"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](https://investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.**

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

Trinity Wealth Securities offers broker-dealer services.

➔ Our **broker-dealer services** are limited in scope to mutual funds, variable annuities, and insurance products which we offer on a **non-discretionary** basis. You may select the investments within your account, or we may make recommendation for you, but the ultimate investment decision as to your investment strategy will be yours.

Monitoring of your account is solely your responsibility as we **do not offer account monitoring**. 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.

Trinity Wealth Securities has an affiliated State Registered Investment Advisor, Florida Financial Advisors "FFA". For information about the **advisory services** offered through FFA, please visit our website.

➔ **For additional information**, including account minimums and more in depth details regarding the services offered, please reference the **Reg BI ("Best Interest")**, **Form ADV, Part 2A (Brochure)**, located on our website [FloridaFA.com](https://FloridaFA.com).

**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?

The fees you pay depend on whether you choose brokerage services, advisory services, or both.

➔ There are multiple types of fees that may be charged for variable annuities in addition to an upfront commission. The most common types of fees that may be charged for a variable annuity include Annual Administrative Charges/Contract Fees, Mortality and Expense (M&E) Fees, Investment/Investment Management Charges, Charges for Additional Riders such as a Death Benefit, Surrender Penalties, and Withdrawal/Early Withdrawal Fees. Applicable fees will be explained to investors prior to making an investment in variable annuities

We must act in your best interest and not place our interests ahead of yours when recommending an investment or an investment strategy involving securities. 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.

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 additional information about the fees and expenses related to your particular investment, please refer to the prospectus provide for that specific fund or annuity and our Regulation BI Disclosure.\*\***

**From a cost perspective, this type of account may be preferred if you do not trade often or if you plan to buy and hold investments for longer period of time.**

**\*\*However, you will be responsible for the monitoring of your investments.\*\***

➔ Mutual funds may charge an upfront load (commission), a back-end load or no load at all. In addition, a mutual funds may charge its investors a 12b-1 fee to pay for marketing and promotion expenses as well as other fees. We will discuss applicable fees with our investors before making an investment

**Our advisory affiliate charges advisory fees and may charge financial planning fees which are explained in detail in FFA's [Form ADV Part 2A \(the Brochure\)](#).**

**Even though it may cost more, this type of account may be preferred if you want continuing advice or want someone to make investment decisions for you.**

**\*\*Advisory fees are charged on the scheduled basis regardless of trading activity\*\***

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**Please make sure you understand what fees and costs you are paying.**

