



## Client Relationship Summary

Updated November 08, 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\*\***

**Regardless of the type of services you chose, 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.**

**Conversation Starter:** 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? 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 and investment advice we provide you. Here is an example to help you understand what this means: If we recommend an investment with a high minimum, we may earn a higher commission creating a conflict of interest.

**Examples of Ways We Make Money and Conflicts of Interest:**

- ◆ **Revenue Sharing:** 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.
- ◆ **Third-Party Payments:** 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.
- ◆ **Rollovers:** We may recommend you rollover your employer-sponsored retirement plan into an Individual Retirement Account (IRA) that we manage for an advisory fee, or suggest you invest the funds into a variable annuity which pays us a commission.
- ◆ **Proprietary Products:** The Firm does not offer any proprietary products to its customers.

For additional information, please see our [Regulation Best Interest Disclosures](#) and our [Form ADV, Part 2A](#)

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

In their role as advisor, our financial professionals are generally compensated on a salary basis and may be eligible to receive discretionary bonuses. In their role as a broker or insurance agent, our financial professionals receive commissions based on the product type sold. This may create a conflict of interest. For example, our financial professional may be incented to recommend a particular investment if s/he is engaged in an outside business activity or private securities investment that might benefit from it. The Firm monitors outside business activities and private securities transactions of its financial professionals to detect and prevent fraudulent or manipulative acts or practices. In addition, we have adopted a policy to reduce the incentive for financial professionals to prefer one mutual fund or variable annuity family over another by capping the credit s/he may receive for a comparable product across providers.

You should discuss your financial professional's compensation and any potential conflicts of interest directly with your financial professional.

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

Yes. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals at any time.

**Conversation Starter:** Ask your financial professional -

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

We will attempt to eliminate potential conflicts of interest when feasible. However, there will remain some conflicts of interest in which case we will mitigate these conflicts by:

**Conversation Starter:** Ask your financial professional -

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

For additional information about our services, please refer to our website [FloridaFA.com](http://FloridaFA.com). If you would like additional, up-to-date information or a copy of this relationship summary, a current copy of the firm ADV Part 2A or the RegBI disclosure, please contact our Chief Compliance Officer, Jason Mickool at (813) 333-1683.

**Conversation Starter:** Ask your financial professional -

- ◆ *Given my financial situation, should I choose a brokerage service? Why or why not?*
- ◆ *Who is my primary contact person? Is he or she a representative of the investment advisor or a broker-dealer?*
- ◆ *Who can I talk to if I have concerns about how this person is treating me?*