

SHARE FINANCIAL SERVICES, INC.
15770 Dallas Parkway, Suite 275, Dallas, Texas 75248

FORM CRS RELATIONSHIP SUMMARY

1. INTRODUCTION

Share Financial Services, Inc. ("Share") is an investment banking consulting firm that specializes in church and not-for-profit institutional financing, and that provides brokerage services related to such financing. Share is registered with the Securities & Exchange Commission as a broker-dealer, 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 company to company. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at: www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- Services provided by Share consist of arranging financing to churches and other non-profits through the sale of mortgage bonds, known as church bonds, to members and friends of the issuing churches and/or to Share's retail investors, all on a best efforts basis.
- You may select investments, or we may recommend investments for you, but the ultimate investment decision as to your investment strategy and the purchase or sale of investments will be yours. Share does not maintain customer accounts.
- **You may find further information at: www.sharefinancial.com.**

Questions to ask:

- *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 qualifications? What do these qualifications mean?*

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3A. What Fees Will I Pay?

In general you may pay fees and costs whether you make or lose money on various investments. Fees and costs, if applicable, 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 on any given investment.

- In regard to church bonds, the investor is not charged a fee or commission for the purchase of such bonds on initial offerings. Such fees are included in the fees paid to Share by the issuer of the bonds. We may charge you a fee on secondary transactions. (There is presently no public secondary trading market for church bonds.)
- Share does not charge any other fees to investors, such as custodian fees, account maintenance fees, or account inactivity fees. You may incur such fees from other, unaffiliated firms depending upon where your investments are held, such as in an IRA.
- **You may find further information at: www.sharefinancial.com**

Questions to ask:

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?

3B. 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 recommendations we provide you. For example, Share and its registered representatives make money when we sell you a church bond.

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Questions to ask:

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

3C. How do your financial professionals make money?

- Registered representatives of Share receive a commission every time you buy a church bond, or if you sell a church bond as a secondary transaction.

4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals. For additional information about our brokers and services, visit <https://brokercheck.finra.org/>, our web site www.sharefinancial.com, and or you may call us at 800-331-9152 where you can request additional information.

Questions to ask:

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

5. ADDITIONAL INFORMATION

- You may find additional information about our brokerage services at our website: www.sharefinancial.com.
- You may request a copy of the Form CRS Relationship Summary by contacting your investment professional. You may also call Share's main office at 800-331-9152 to request up-to-date information.

Questions to ask:

Who is the primary contact person for my account? Is he or she a registered representative of a broker-dealer? If I have concerns about how this person is treating me, who can I talk to?