

SKA Securities, Inc.
Form CRS - Client Relationship Summary
June 30, 2020

SKA Securities, Inc. is registered with the Securities and Exchange Commission as a broker-dealer and is a member of FINRA and the Securities Investor Protection Corporation.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer brokerage services to retail investors including buying and selling securities. The securities that we can offer and recommend to you are limited to mutual funds, annuities and life insurance. We do not have account minimums.

If you open an investment account with us, we will recommend investments to meet your objectives. We do not provide continual monitoring of your investments, but we review your account on a periodic basis.

Conversation Starters:

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?

What fees will I pay?

The principal fees and costs associated with engaging our firm for brokerage services include: transaction based commissions and account servicing charges known as 12b-1 fees. The more trades you place, the more commissions you pay; therefore, we might have an incentive to encourage more trading.

In addition, there are other fees related to different products, such as mutual funds, variable annuities, or life insurance and for different types of accounts. Please refer to the relevant product prospectus for other details.

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.

Conversation Starters:

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?

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. Here are some examples to help you understand what this means.

- Our firm receives revenue from other parties and has a financial incentive to offer products where the firm benefits. This arrangement will impact the value of your investment over time.
- Some products pay a higher commission than others; therefore, your financial professional has a conflict of interest to recommend a product that pays higher compensation.

Conversation Starters:

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

How do your financial professionals make money?

You will pay a commission, which is a transaction-based fee. The amount of the commission is typically a percentage of the amount of money you invest. Depending on the product purchased, the commission will be charged as a one-time fee, either at the time of purchase or sale, and/or will be charged on an ongoing basis. You may also be charged an ongoing service fee.

Our financial professionals are compensated based upon the revenues we receive from the commissions and fees you pay.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters:

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

For additional information about our brokerage services and to request a copy of the relationship summary, contact us at (440) 734-2960.

Conversation Starters:

*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?*