

SUN'S BROTHERS SECURITIES, INC.

CUSTOMER RELATIONSHIP SUMMARY

INTRODUCTION

Sun's Brothers Securities, Inc. 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 Securities Investor Protection Corporation ("SIPC"). This document serves as our communication of our best interest standards of a broker-dealer relationship and to provide an overview of the products and services under such arrangements.

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

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our primary service is buying and selling securities for your account at your direction. Account Monitoring: We do not provide account monitoring services with a brokerage account. Authority: We offer **non-discretionary** broker-dealer (brokerage) services, which means that we assist you with unsolicited investments. **Non-discretionary** brokerage services means that you are the decision-maker on your brokerage account; purchase and sale transactions will only occur when you authorize them.

Scope of Investment Offerings: We offer brokerages services for securities to Individuals, High-Net-Worth Individuals, Families, Trusts, Estates, Charitable Organizations, and Corporations. If you open a brokerage account, you will pay us a **transaction-based fee**; generally referred to as a commission, every time you buy or sell an investment. The investment products available within our brokerage services include one or more of the following: common and preferred stocks; fixed income offerings including corporate, government and municipal securities; mutual funds; exchange traded funds; and cash and cash-alternatives, including money market funds, certificates of deposit, options, and bank deposit accounts. Account Minimums: Minimum requirement for an account is \$100,000.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. All of our services are designed to take into account your investment objectives, your risk tolerance, your time horizon, and other financial decisions important to you.

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 qualifications? What do these qualifications mean?*

WHAT FEES WILL I PAY?

Transaction Fees: Commissions, markups and markdowns (similar to commissions) represent the compensation we receive in brokerage accounts when you buy and sell securities. The commission, mark up or markdown, on each transaction depends on the asset purchased. Additional transaction fees are incurred upon the purchase or sell of holdings in your brokerage account. Charges vary based on two variables. First, they relate to the specific class of assets bought or sold (stock, bond, mutual fund, etc.), the unit size (# shares), and aggregate value of the position. Second, the costs may differ based on the *custodian* of your account, whether they are charged to you directly by the custodian, the office you are serviced out of, or charged to our broker-dealer for processing the transaction on your behalf, in which case, we pass on that charge to you with any adjustments for our internal costs.

Account Fees: For a brokerage account you do not pay an annual account fee. For certain non-trade related transactions, such as wire transfers, you will incur additional charges. These are charged by the custodian of your account and detailed in your account opening documentation and/or Service Agreement with the custodian. Some investment holdings in your accounts, typically "pooled" investments, such as mutual funds, contain embedded expenses related to management and operational costs of the fund itself. These costs are deducted from the assets of the fund, by the fund company/sponsor, and retained by that company.

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 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?

We do not provide recommendations. 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 services we provide you. Here are some examples to help you understand what this means.

You will be charged a commission for each new purchase completed in your account and therefore we may have an incentive to encourage you to invest more assets with our firm. The commission you are charged may vary depending on the type of product bought or sold, such as an equity, option or mutual fund, therefore we may have an incentive to encourage you to purchase a higher commission paying product. We do not receive any payments for order flow to market makers. We do not offer proprietary products or participate in revenue sharing.

You are encouraged to ask us about any conflict presented and review your account paperwork for additional details on these sources of compensation and the associated conflicts of interest

CONVERSATION STARTER. Ask your financial professional:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated on a percentage of commissions charged for customer orders effected for accounts established by the financial professional. The level of compensation received for transactions in a brokerage account depends on the type of product purchased or sold. You will be charged a commission for each new purchase completed in your account and therefore we may have an incentive to encourage you to invest more assets. The commission you are charged may vary depending on the type of product you purchase, such as a stock or mutual fund, therefore we may have an incentive to encourage you to purchase a higher commission paying product. You should carefully review the product information for the investment you are purchasing before making a decision to invest. Our financial professionals do not receive any non-cash compensation or participate in any sales contests as the firm prohibits this practice to avoid conflicts of interest.

To eliminate potential conflict, we do not use a performance-based fee structure.

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

Yes. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals or [Brokercheck.finra.org](https://brokercheck.finra.org).

CONVERSATION STARTER. Ask your financial professional:

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

ADDITIONAL INFORMATION

For additional and up-to-date information about our brokerage services and to request a copy of this Relationship Summary, please contact our firm at 808-538-0590.

CONVERSATION STARTER. Ask your financial professional:

- *Who is my primary contact person? Is he or she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*