



Client Relationship Summary

August 27, 2025

Buckram Securities Ltd. is registered with the U.S. Securities and Exchange Commission (the “SEC”) as a securities broker-dealer and investment adviser. It is also a member of the Financial Industry Regulatory Authority, Inc. (“FINRA”), the Securities Investor Protection Corporation (“SIPC”) and the Municipals Securities Rulemaking Board (“MSRB”). Since 2004, Buckram Securities Ltd. has also been licensed as an insurance agency with the New York State Department of Insurance authorized to sell life, accident/health and fixed and variable annuity products.

Brokerage and investment advisory services fees differ. It is important for retail investors 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. The Firm’s principal office is located at 168 Forest Avenue, Suite 202, Locust Valley, New York, 11560.

What investment services and advice can you provide me?

We offer both brokerage services and investment advisory services to retail investors. If you open an **advisory account**, you will pay an on-going asset management fee at the end of each quarter for our services, based on the value of the investments in your advisor account. We will offer advice on a regular basis. We will discuss your investment goals, design with you a strategy, and regularly monitor your account. Clients who elect to have their assets managed through our wrap fee program are advised that generally, Buckram Securities Ltd. has discretionary authority over client accounts and assets. This means that Buckram Securities Ltd. will make investment decisions for clients without first obtaining client consent before purchases and sales of securities are made. Our advice will cover a wide range of selection of investments.

We must act in your best interest and not place our interest ahead of yours. The asset-based fee will be deducted from your account. The more assets you have in the advisory account the more you pay us; we therefore have an incentive to increase assets in your account. You will still pay a quarterly fee even if we do not transact a trade in the portfolio. The firm receives more compensation over time through advisory accounts as compared to brokerage accounts.

If you open a **brokerage account** you pay a transaction-based fee, generally referred to as a commission, when we buy or sell an investment for you. With the brokerage you may select investments, or we may recommend investments for your account. We must act in your best interest and not place our interest ahead of yours always with suitability in mind based on your risk profile. If you pay transaction-based fee in a brokerage account, the more trades in your account, the more fees we charge you. So we have an incentive to encourage more trades often. We can make additional fees by investing in certain types of securities, for example mutual funds, and individual fixed income securities. There are no minimum account sizes or investment amounts.

For further information refer to Form ADV Part 2A Brochure page 4, Item 4, page 25. Item 12 at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=738693

Conversation starters. Ask your financial professional-

Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

How often will you monitor my account’s performance and offer investment advice?

What fees will I Pay?

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We are compensated for our **advisory services** based upon a percentage of the assets you place under management with us, except for client accounts with less than \$50,000 in assets under management which are charged a flat annual fee.

Our fee schedule is set forth below, household accounts (*) receive a .005% fee reduction for multiple relationships.

	Annual Wrap Fee (Paid Account Balance Quarterly In Arrears)
Less than \$50,000	\$250.00 (Flat Fee)
\$50,000 - \$250,000*	1.00%
\$250,000 - \$500,000*	.90%
\$500,000 - \$1,000,000*	.85%
\$1,000,000 and greater*	.75%

Buckram Securities' advisory fee is structured as a wrap fee meaning that clients participating in our wrap fee program are charged a single asset-based fee (refer to the schedule above) which covers both the advisory services provided and related transaction charges arising from resulting brokerage transactions effected in client's accounts based upon the advisory services we provide to the client. Our advisory fee includes our ongoing discretionary investment management of your accounts. While wrap fees typically include both an advisory fee and brokerage fee (i.e., commission or markup) component, Buckram Securities Ltd. waives virtually all brokerage charges (including commissions, mark ups as well as other assorted brokerage-related fees and charges) for its wrap fee clients. However, to the extent advisory clients currently hold mutual fund shares in their portfolios which charge Rule 12b-1 Fees, those shares may not be replaced, including money market funds positions.

Refer to the schedule below for a description of the brokerage commissions, mark ups and related fees and some charges which will be waived by Buckram Securities Ltd. and therefore not charged to advisory clients as part of our wrap fee nor separately charged to advisory clients in addition to our wrap fee. We may be in a fee sharing arrangement with some of the fees charged.

For further information refer to Form ADV Part 2A Brochure page 10, Item 5 at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=738693

Fee schedule for **Brokerage accounts**:

Equities: 1.2% of the market value per trade with a minimum of \$75.00 per trade

Fixed income: Trades include a minimum charge of \$75.00.

Mutual Funds: No load funds \$50.00 per trade. Load funds fees are mandated by the prospectus of the mutual fund company that includes the load and 12b-1 fees including money market positions. Other fees are charged by our Custodian for various services. We may be in a fee sharing arrangement with some of the fees charged. See below for 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 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?

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What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

How will you choose investments to recommend to me?

When we provide you with a recommendation as your broker-dealer or act as your investment adviser, 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 of interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Some examples to help you understand what this means.

All of the brokerage transactions for Buckram Securities' advisory clients will be affected through Buckram Securities Ltd. in its capacity as a securities broker-dealer. Buckram Securities Ltd. is aware that the dual-association of its Financial Consultants who offer both investment advice and broker-dealer services (and in certain cases their additional licensing to offer insurance products through Buckram Securities Ltd. (which is also an independent insurance agency)) presents a conflict of interest and gives an incentive to these Financial Consultants to recommend investment products and offer investment advice based on the compensation they may receive, rather than on a client's individual needs and investment objectives.

For further information refer to Form ADV Part 2A Brochure page 18, Item 8 at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=738693

Conversation starters. Ask your financial professional –

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

If you pay transaction-based fee in a brokerage account, the more trades in your account, the more fees we charge you. So we have an incentive to recommend more trades often.

The more assets you have in the advisory account, the more you pay us; we therefore have an incentive to increase assets in your account.

For further information refer to our ADV Part 2A Brochure page 10, Item 5 at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=738693

How do your financial professionals make money?

As Buckram Securities Ltd. acts as both adviser and broker-dealer for its Advisory program, it receives the entire wrap fee charged clients as compensation for both its advisory and brokerage services. As the sole equity owner of Buckram Securities Ltd., Mr. Peter DeBuona, the Firm's President and one of its Financial Consultants, will ultimately receive monies derived from wrap fees earned by the Firm. However, as Buckram Securities' other Financial Consultants are compensated on a salaried basis, they will not receive a set portion of the advisory fee payable by a client to the Firm although their salary is derived from the overall revenues generated by the Firm. All independent contractors will receive monies derived from wrap fees and commissions earned. There are no proprietary products or a limited menu with the firm.

For further information refer to our ADV Part 2A Brochure at page 10, Item 5:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=738693

Additionally, certain of the Firm's Financial Consultants are also licensed as independent insurance agents with the Firm which is also licensed as an independent insurance agency potentially selling insurance products to Firm clients (i.e. life, health, and disability, fixed and variable annuity products). These individuals and the Firm (in its capacity as an

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independent insurance agency) will earn insurance commissions on the sale of these insurance products. These insurance commissions are separate, distinct and in addition to advisory fees charged by the Firm. This situation presents a conflict of interest because our Financial Consultants have an incentive to recommend insurance products to clients for the purpose of generating insurance commissions rather than solely based on the client's needs. However, clients are under no obligations, contractually or otherwise, to purchase insurance products.

Additional Fees and Fee Sharing

Our clearing firm (Pershing LLC) charges miscellaneous fees for various administrative functions which we participate in some fee sharing arrangements in both the advisory and brokerage accounts including margin credit.

Account Transfers
Inactive Account Fees
Margin Extension
Reorganizations Voluntary
Reorganizations Mandatory
Register & Ship Certificate
DRS Transfer
Wire Fees
Confirm Paper Surcharge
Paper Surcharge Statement Fee
Retirement Maintenance Fees
Insufficient Funds
Mutual Fund Exchange

Additionally, Buckram charges a flat fee of \$95 for various administrative functions in brokerage accounts during the prior calendar quarter. RIA accounts are not assessed this fee.

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

No. All of Buckram's financial professionals do not have a disciplinary history.

You should visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Conversation starter. Ask your financial professional-

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

Additional Information please visit:

Broker Check: <https://brokercheck.finra.org>

Advisory Check: www.adviserinfo.sec.gov (Form ADV Part2A)

MSRB check: www.msrb.org/BDRegistrants.aspx

NYS Insurance: <https://myportal.dfs.ny.gov/nylinxext/elsearch.alis>

If you would like additional up-to-date information and request copy of this Client Relationship Summary, please send an email to mail@buckramsecurities.com or call (516) 759-7400.

Conversation starter. Ask your financial professional-

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?

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