

### **Relationship Summary**

(Updated 5/15/2025)

Conners & Co., Inc. is a fully disclosed broker-dealer registered with the Securities & Exchange Commission (SEC) and Financial Industry Regulatory Authority (FINRA), clearing through RBC Capital Markets. Brokerage and investment advisory services and fees differ, and it is important for you, the retail investor, to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS). There you will be provided with educational materials about broker dealers, investment advisers, and investing. Now let's answer some questions you may have about what Conners & Co., Inc. can do for you!

#### ***What investment services and advice can you provide me?***

- Conners & Co., Inc. offers brokerage accounts to retail investors for individuals, joint accounts, trust accounts, retirement accounts, and estate accounts.
- No minimum account size or investment required.
- We will help you with investment ideas for your brokerage account and can offer advice. The ultimate decision is yours to make regarding the purchase and sale of investments.
- We can buy and sell for you a limited selection of investments which include tax-free municipal bonds, corporate bonds, treasury bonds, stocks, and mutual funds.
- You will be provided with a monthly account statement ***IF*** there is activity in your account. If not, you will receive your statement quarterly.
- We are not required to monitor your investments on an ongoing basis unless we agree otherwise.
- We do not have authority or discretion to trade without your consent.
- Please refer to The SEC's Regulation Best Interest (Reg BI) under the Securities Exchange Act of 1934 which establishes a "best interest" standard of conduct for broker dealers and associated persons when they make a recommendation to a retail customer of any securities transaction or investment strategy involving securities, including recommendations of types of accounts.
- 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?***

- Your investment objectives, financial position, and timeline along with other considerations will determine how we work with you to choose investments.
- Ask your financial professional: "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"
- The firm and registered representatives' licenses and experience may be found at <https://brokercheck.finra.org>.

#### ***What fees will I pay?***

- 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.
- The fees you pay for investing are based on the specific transactions you make and not the value of your account.
- On stock trades and exchange traded securities, a commission is charged. Our commission schedule can be requested by calling the firm. On bond trades, the fee charged is known as a "markup" or "markdown." This fee will be included in the price you pay for the bond. A retail investor would be charged more when there are more trades executed in the account. Encouraging active trading is a conflict of interest. Please contact the firm for a commission schedule and more information about markup and markdown.
- There may also be other mutual funds and product-level fees. You will be informed by your registered representative about these specific fees.

- You will pay fees and costs to the clearing corporation including, but not limited to, annual account maintenance fee, postage fee, and duplicate statement fees. A detailed list of those fees may be found at: [www.rbccorrespondentservices.com](http://www.rbccorrespondentservices.com).
- 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 would go to fees and cost, 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 must 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.
  - Proprietary Products: Municipal bond new Issues are investments our firm has helped bring to market, and we may make money selling those to retail investors as well as earn money from the initial offering.
  - Principal Trading: Investments we purchase from a retail investor and/or investments we sell to a retail investor from our own inventory accounts.
- 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 based on commissions and markup/markdown of an investment.
- Our commission schedule can be obtained by calling the office.
- A conflict of interest may arise if there are multiple purchases and sales executed at the same time. Careful consideration will be given to how many fees the retail investor is incurring at that time.
- The firm's financial professionals are not compensated based on the size of the account. There may be additional fees incurred for the complexity in meeting an investor's needs, such as an estate account, or if there is a specific commission on a mutual fund.

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

- No, neither our firm nor our financial professionals have any legal or disciplinary history.
- You may wish to visit the website [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research the firm and our financial professionals.
- Ask your financial professional: *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

***Where can I go to find additional information about your firm?***

- You may call your financial professional at (513) 421-0606.
- ***If you are having trouble with your financial professional***, you may contact John A. Connors at (513) 421-0606, to address those concerns.
- You may visit the website [Investor.gov](http://Investor.gov) to review our firm from an industry perspective.
- To request up-to-date information about our firm and to request a copy of this relationship summary, you may call the office at (513) 421-0606
- 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?"*