

CUSTOMER RELATIONSHIP SUMMARY
ARLINGTON SECURITIES, INC.
June 8, 2020

This Summary relates to you our customer, and your relationship with our firm, Arlington Securities, Inc. (ASI), a registered broker-dealer with the SEC and various states. ASI is also a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporations (SIPC). **Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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 advisors, and investing.**

What investment services and advice can you provide for me?

ASI offers brokerage services to retail customers. This includes buying and selling securities at your direction and providing investment recommendations. We also provide research and investor education. We offer domestic and international equities, mutual funds, exchange traded funds (ETFs), fixed income securities, certificates of deposit, annuities and real estate investment trusts (REITs). Unless we otherwise agree in writing, we do not monitor your account, nor engage in discretionary trading for you. You always make the ultimate decision regarding the purchase or sale of investments.

For more specific discussion regarding our services and additional information you may request our Regulation Best Interest Disclosure (RBID) at any time by calling 314-878-1954 or emailing asi@arlingtonsecurities.us.

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?

For brokerage services, the principal fees and costs are transaction-based commissions for recommendations and execution of securities trades. Depending on the investment, commissions may be charged at the time of trade execution, and also charged on an ongoing basis (trails) for as long as you hold the investment. Trails are based on a percentage of the value of the investment. You may also pay fees for custodial and/or administrative services, wire and transfer fees, bank charges and other expense charges. Some expenses and fees are included in the expense ratios of certain investments like mutual funds, ETFs, annuities, and REITs. Note 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.

For additional information about fees, commissions, and costs for our brokerage services, please call 314-878-1954 or email asi@arlingtonsecurities.us to request a copy of our RBID.

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 as your broker dealer, we have to act in your best interest and not put our interest ahead of yours. 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 an example to help you understand what this means.

12b-1 / Shareholder Distribution Fees

We receive 12b-1 fees, also known as trails, based on the value of your account from mutual fund sponsors to pay for services we provide. Shareholder servicing fees are paid to us to provide you with information about your investments. The fees are based on the value of your account and reduces gross investment return. Fees range from 0% to 1and are fully disclosed in the prospectus of each investment.

For more specific information and discussion regarding conflicts of interest, you may request a copy of our RBID by calling 314-878-1954 or emailing asi@arlingtonsecurities.us.

Conversation Starters: *“How might your conflicts of interest affect me and how will you address them?”*

How do your financial professionals make money?

Our financial professionals receive a negotiated portion of the commission you pay for trades. Factors that may affect compensation include the amount of client assets serviced, time and complexity to meet your needs, the product itself and product sales commissions. Receipt of compensation creates a conflict of interest for our financial professionals.

Do you or your financial professional have legal or disciplinary history? Yes.

Visit investor.gov 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 ASI's services, or if you wish to discuss investing with ASI further, please contact us at 314-878-1954 or email at asi@arlingtonsecurities.us. If you are interested in the Customer Relationship Summary (CRS) of our investment advisor, you can contact us at the same address and number above.

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