

# Halo Securities, LLC

## Customer Relationship Summary (Form CRS)

March 2025

We are Halo Securities, LLC ("Halo"), a limited purpose broker-dealer that is registered with the U.S Securities and Exchange Commission ("SEC") and a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation (SIPC). We are an affiliate of Halo Investing, Inc., a structured notes platform provider.

Brokerage 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](https://investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm and financial professionals' registration information are also publicly available on [Investor.gov](https://investor.gov) or <https://brokercheck.finra.org/>.

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

- We do not provide conventional securities brokerage services. We do not sell stocks, bonds, mutual funds or, any other conventional investment products beside annuities and life insurance products.
- Our primary business activity is providing RIAs access to our proprietary platform for the purchase of structured notes for their clients. This business activity does not involve individual investors.
- We execute selling agreements with annuity and life insurance providers and offer those products. We make recommendations to retail investors who are referred to us by an RIA.

Below is a description of how we serve you as a broker-dealer related to this:

- We recommend fixed, fixed index, registered index-linked and variable annuities and life insurance.
- Our recommendation is limited to products for which we have a selling agreement.
- When making recommendations, we consider your investment profile, and we complete the transactions you decide you make. You make the ultimate decision whether to buy or sell any investment.
- We are not a fiduciary with respect to the recommendations and do not maintain a fiduciary relationship with you.
- We do not make investment decisions for you or provide ongoing investment advice, monitor your investment, or hold customer accounts or assets.

Conversation Starter: Ask your financial professional
<ul style="list-style-type: none"><li>• Given my financial situation, should I choose a brokerage service? Why or why not?</li></ul>
<ul style="list-style-type: none"><li>• How will you choose investments to recommend to me?</li></ul>
<ul style="list-style-type: none"><li>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li></ul>








### What fees will I pay?

- Annuities and life insurance: For some annuities and life insurance products, you will pay a sales charge that is a percentage of the amount invested. You will also incur additional fees if you select optional features or benefits. You will pay fees referred to as "surrender" or contingent deferred sales charges if you sell within the stated period of time. There may be other fees that the sponsor imposes on you.
- More information about the fees you will pay is available at [https://drive.google.com/file/d/17CHvo18luzMxMFAUqgpD1Cw\\_hrW9xgLw/view](https://drive.google.com/file/d/17CHvo18luzMxMFAUqgpD1Cw_hrW9xgLw/view)

**You will pay fees 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
<ul style="list-style-type: none"><li>• 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?</li></ul>



### 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 are compensated directly by you and/or indirectly from the investments made on your behalf.
- You maybe be charged a commission or sales charge on every transaction. Since we receive compensation on every transaction, we have an incentive to encourage you to purchase more investment products.
- We have arrangements with product sponsors, insurance carriers and/or issuers under which we receive payments based on sales of their products. The fact that we receive compensation from one product sponsor than another creates an incentive for us to recommend certain investments to you or to restrict the investment products that we offer.

March 2025

- We and our financial professionals receive payments from sponsors or insurance carriers of investment products, such as, annuities and life insurance issuers that we use to promote our services, provide information to customers and prospective customers, and pay for expenses that we incur in seeking or retaining customers.
- Both our financial professionals and our firm receive a portion of the compensation that you pay to the third-party product provider. The type and amount of compensation varies by product type (e.g., life insurance, annuities, etc.), by the size of the investment, and by the services provided. Compensation for financial professional usually includes:
  - Up-front or deferred commissions, sales charges, or placement fees.
  - Ongoing compensation for products, such as annuities and life insurance products.

**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.**

<b>Conversation starter: Ask your financial professional</b>
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| <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul> |
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**How do you your financial professionals make money?**

- Our Regional Vice Presidents are registered financial professionals who facilitate the purchase of insurance carrier products. They are compensated with a base salary and a commission from the sale of the annuity or life insurance product.

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

- Yes. You may research the firm or your financial professional's history at the SEC at <https://www.investor.gov/CRS> or FINRA at <https://brokercheck.finra.org/>

<b>Conversation starter: Ask your financial professional</b>
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| <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history. For what type of conduct?</li> </ul> |
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**Additional Information**

- For additional information about our services and to request up to date information and a copy of the relationship summary, contact our Chief Compliance Officer at 312-586-2790.

<b>Conversation starter: Ask your financial professional</b>
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| <ul style="list-style-type: none"> <li>• Who is my primary contact person?</li> <li>• Is he or she a representative of an investment adviser or a broker dealer?</li> <li>• Who can I talk to if I have concerns about how this person is treating me?</li> </ul> |
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**Summary of Changes**  
**Form CRS**  
**Halo Securities, LLC**

The following changes have been made to this Form CRS Client Relationship Summary since the last amendment in August 2023:

- 1) The response to **“What investment services and advice can you provide me?”** adds life insurance and removes private placements and 529 plans.
- 2) The response to **“What fees will I pay?”** adds life insurance and removes private placements and 529 plans.
- 3) The Reg BI Disclosure Link in the **“What fees will I pay?”** section has been updated.
- 4) The responses to **“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?”** adds life insurance and removes private placements and 529 plans.
- 5) The response to **“How do your financial professionals make money?”** clarifies annuities, adds life insurance and removes private placements and 529 plans.