

## Zinvest Financial Service, LLC

### Client Relationship Summary

October 25, 2023

Zinvest Financial Service LLC (“Zinvest Financial”) is a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available for investors to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS). Here, you can also find educational materials about broker-dealers, investment advisers, and investing.

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

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As an introducing broker dealer operating on a fully disclosed, unsolicited basis, we offer customers the ability to place self-directed trades through our mobile application. We do not make any solicitations or recommendations.

Our registered representatives are not permitted to solicit the types of securities or products you may be able to transact in with us and are limited by the terms of (a) our membership agreement with FINRA and (b) our agreement with our clearing firm. Our brokerage services include taking your orders and sending them to our clearing firm for execution. Our clearing firm also acts as custodian for securities and cash. We do not hold your securities for safekeeping (“custody”). You make the final investment decisions for your account. Our financial professionals generally do not monitor investments held in customer accounts. Additional detailed information about our firm can be found on FINRA’s BrokerCheck <https://brokercheck.finra.org/>. If viewing a paper version of this form, please visit <https://brokercheck.finra.org> and search our name for hyperlinks to these documents.

**Conversation Starters.** Ask your financial professional these questions to learn more:

- **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?*

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##### **Conversation Starter –**

- **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?**

As part of your investment decision making process, it is important for you to know the fees and costs that you will incur for your brokerage services, including how frequently they are assessed and the conflicts of interest they create so you can carefully consider which types of accounts and services are right for you. While we do not provide transaction-specific recommendations, we do have discretion to charge commissions on trades that you direct, which may be either a flat ticket charge per transaction or charged on a cents per share basis. We also receive a share of revenue from the fees earned by our clearing firm on funds deposited in the bank

sweep program and margin accounts, revenues received by our clearing firm from order routing and execution venues including rebates for providing liquidity and payments received related to order flow. Any transaction-based fees will vary depending on several factors, including the amount you may have invested with us and the complexity of the transaction. For investments in equities and options, the transaction-based fee is usually charged as a separate commission. Additional fees that you are responsible for include administrative fees charged by our clearing firm such as wire transfer fees, alternative investment fees related to private placements (including but not limited to initial purchase fees, redemption fees, and annual custody fees), and IRA fees (such as annual account maintenance fees and account liquidation fees). We retain sole discretion to subsidize a portion of any or all of these fees.

In addition to brokerage fees charged by us, you may also pay fees charged by the specific investment products in which you are invested, such as private placements, ETFs, mutual funds and closed-end funds. 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 more information about our fees and overall costs, please see your account opening documents.

***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?***

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*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.

**Proprietary Products** — Zinvest Financial Service, LLC does not offer any proprietary products, however you may have the ability to purchase alternative investments through us. In addition to any commission associated with these products, we may receive additional fees and compensation related to such products.

**Affiliate Payments** - We also receive a share of revenue from the fees earned by our affiliated clearing firm on funds deposited in the bank sweep program, debit balances in margin accounts, and revenues received by our clearing firm from order routing and execution venues including rebates for providing liquidity and payments received for routing order flow.

**Third-Party Payments** — We receive compensation from third parties derived from the sale of securities or other investment products held by you, including asset-based sales charges (such as compensation from revenue sharing agreements derived from margin fees as well as interest earned on deposit sweep programs sponsored by our clearing firm) and alternative investments. This compensation may include ongoing distribution charges such as 12b-1 fees. Any 12b-1 fees that we receive are used to offset operating expenses and are not used to compensate our financial professionals.

**Conversation Starter –**

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

***How do your financial professionals make money?***

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Our financial professionals are compensated based on a salary. Zinvest Financial Service, LLC does not pay its financial professionals any compensation in the form of commission for transactions as all activity in which Zinvest engages is on an unsolicited basis.

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

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

**Conversation Starter –**

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

**For additional information** about Zinvest Financial or to request a copy of this relationship summary please visit [contact us at service@us.zinvestglobal.com](mailto:service@us.zinvestglobal.com) or you may call 888- 598-ZVST.

**Additional information:**

SEC Rule 606 Reports disclosing our order execution and routing practices can be accessed through Velox Clearing, LLC. You can also visit FINRA's BrokerCheck by searching by our name or by our CRD#297563. To find additional information about our brokerage services and to request a copy of this Form CRS, you can contact our Chief Compliance Officer, Christopher Joseph Cook, at [service@us.zinvestglobal.com](mailto:service@us.zinvestglobal.com)

**Conversation Starter –**

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