

Client Relationship Summary

IAFF-FC Investments, LLC

IAFF-FC Investments, LLC. is registered with the Securities and Exchange Commission and FINRA as a broker-dealer and is a member of SIPC. This document is a summary of the services and fees we offer to retail investors which are natural persons who seek or receive securities services primarily for personal, family, or household purposes. Additionally, 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 and www.brokercheck.finra.org which provides pertinent facts including disciplinary history about member firms and individual registered representatives.

What investment services and advice can you provide me?

We only refer members of the International Association of Firefighters to unaffiliated brokers and investments advisors, which in turn provide brokerage and investment advisory services to such members. We do not open brokerage accounts and do not make any recommendations regarding investing in any securities. Because you do not open an investment account with our firm, as part of our standard service we thence will not monitor your investments on a regular basis.

Key Questions to 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?**
- ✓ **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

What fees will I pay?

As a retail investor, you will be charged fees by the unaffiliated broker dealers or investment advisors which will open and maintain your corresponding accounts. We do not charge any fees to members of the International Association of Firefighters for any introductions or referrals we make for services to be provided by the referred to broker dealers or investment advisors. 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.

Key Questions to 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?

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?

While we do not provide you with any recommendations, we nonetheless 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 because they can affect the recommendations we provide you. Here are some examples to help you understand what this means.

- **Proprietary Products:** We currently do not offer any proprietary products.
- **Third-Party Payments:** Our financial professionals do not earn compensation in their capacities as registered representatives, or as insurance agents, in connection with investment recommendations made to you at any financial organization you are referred to by us.

- **Revenue Sharing:** We have revenue sharing arrangements with MML Investor Services, LLC, a broker dealer to which we refer prospective clients interested in financial services.
- Different financial services firms have different commission schedules. Therefore, commissions on similar products may be higher at one firm than at others. The variance in commission levels paid for similar products may give rise to a possible conflict of interest.
- Our brokerage services are limited only to referring members of the International Association of Firefighters to other unaffiliated financial services organizations. These firms could provide a wider range of choices for financial products, some of which may have lower costs.

Key Question to Ask Your Financial Professional

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

How do our financial professionals make money?

Our financial professionals are compensated based on contractual retainers and fees which are not dependent on any sales of any products.

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

Yes. Disclosures for our firm or our financial professionals can be found by going to www.brokercheck.finra.org or www.investor.gov/CRS.

Key Questions to Ask Your Financial Professional

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

You can find additional information about our brokerage services and request a copy of the relationship summary at **(202) 737-1125**.

Key Questions to 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?**