#### Introduction

Composer Securities LLC ("Composer" or "we" or "our") is registered with the U.S. Securities and Exchange Commission (the "SEC") as a broker-dealer. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. As a registered broker-dealer, Composer is a member of FINRA. 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.

# What investment services and advice can you provide me?

### **CONVERSATION STARTERS**: 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?

Responses to these conversation starters can be found here.

# What investment services and advice can you provide me?

Composer offers brokerage services to retail investors including buying and selling securities but will not offer recommendations to retail investors. The retail investor makes the ultimate decision regarding the purchase or sale of investments. All customer accounts will be introduced to the clearing firm who will be the custodian of the accounts offering the services listed below. We do not monitor your account or individual investments, unless we state otherwise in writing. We require a minimum deposit of \$50 to open an account.

Composer is an introducing broker-dealer and your funds and securities will be custodied by the clearing firm, who services your account by: (i) executing, clearing and settling your trades; and (ii) preparing and distributing your account statements and trade confirmations.

We offer the ability to buy and sell U.S. listed equities and exchange-traded funds ("ETFs"). We do not offer proprietary securities products or limit our platform to products that pay us revenue sharing or other compensation.

<u>For additional information about our products and services</u>, please visit our website at www.composer.trade.

#### What fees will I pay?

You are required to pay a non-negotiable subscription fee for our services (\$40 per month or \$384 per year, if billed annually). You may pay certain administrative fees charged by third parties such as custodian fees, wire transfer fees, returned check fees, etc. Please see our fee schedule for more information.

We are compensated when you complete a transaction, we therefore have an incentive to encourage you to make larger investments and trade more frequently.

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.

<u>For additional information about fees and costs</u>, please refer to Composer's <u>fee schedule</u> on Composer's website. Fees may change without notice and any changes will be reflected in Composer's Fee Schedule.

#### <u>CONVERSATION STARTER</u>: 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?

Responses to these conversation starters can be found <u>here</u>.

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 *do not* provide recommendations. The way we make money may create 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:

- We are paid when you complete a transaction, which means we have an incentive to encourage you to make larger investments and trade more frequently, as noted below.
- We receive Payment for Order Flow (PFOF) when you buy or sell securities from part or all of your transactions.
- We earn interest on certain cash or cash equivalents of retail customers.
- We earn a share in the interest derived from fully paid securities lending activities from the clearing firm.
- We indirectly benefit when you open an account with Composer Crypto LLC, our affiliate.

For additional information, please visit our website at www.composer.trade.

#### **CONVERSATION STARTER**: Ask your financial professional:

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

Responses to these conversation starters can be found here.

How do your financial professionals make money?

Composer financial professionals are paid salaries and discretionary bonuses based on their overall job responsibilities and performance. Our financial professionals *do not* earn any incentive-based compensation tied to the trading or investments of our customers.

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

No. Neither Composer nor our financial professionals have reportable legal or disciplinary events. Visit Investor.gov/CRS for a free and simple search tool to research Composer and our financial professionals.

#### **CONVERSATION STARTERS:** Ask your financial professional:

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

Responses to these conversation starters can be found here.

Additional Information <u>For additional information about our brokerage services</u>, please visit our website at www.composer.trade. If you would like additional, up-to-date information or a copy of this relationship summary, please call 305-857-5828 or visit us at our <u>Support page</u> or <u>Contact Us</u>.

#### **CONVERSATION STARTERS**: 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?

Responses to these conversation starters can be found here.

## **Exhibit A - Summary of Material Changes**

Since our last update to Form CRS dated December 2024, we have made the following material changes:

• We modified the subscription fee for our services from \$30 per month to \$40 per month, or \$384 if billed annually.