

Form CRS –EBH Securities, Inc

March 3, 2025

Item 1. Introduction

- A. The name of our firm is EBH Securities, Inc. EBH Securities is registered with the Securities and Exchange Commission as a broker-dealer. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences.
- B. 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 advisors, and investing.

Item 2. Relationships and Services

- A. “What investment service and advice can we provide?” EBH provides brokerage services for Mutual Funds and Variable Annuities.
- B. Description of Services: EBH Securities offer brokerage services to retail investors. The firm offers investments in mutual funds and variable annuities to its clients.
 - (i) Monitoring: The firm does not offer monitoring of clients investments.
 - (ii) Investment Authority: Our firm offers only non-discretionary services, the retail investor makes the ultimate decision regarding the purchase or sale of investments.
 - (iii) Limited Investment Offerings: The firm does not make available or offer advice with respect to Proprietary products. We offer a limited menu of products that include only mutual funds and variable annuities. Investments in these products are restricted to families the firm maintains agreements with.
 - (iv) Account Minimums and other Requirements: EBH Securities does not have a minimum account size open an account.

C. Additional Information:

-EBH Securities Inc. is a broker-dealer in the state of Indiana established in 1994. The firm provides mutual fund and variable annuities brokerage services to individuals, small businesses, trust, estates, charitable organizations and other business entities and corporations.

-Types of Investments

EBH Securities provides brokerage services with respect to the following types of investments:

Investment Company Securities we are licensed to offer

- (1) Mutual funds
- (2) Variable annuities
- D. Conversation Starters: The following are additional questions to ask a financial professional and start a conversation about relationships and services:
 - (i) “Given my financial situation, should I choose a brokerage service? Why or why not?”
 - (ii) “How will you choose investments to recommend to me?”
 - (iii) “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

- A. Description of principal fees and costs: Clients will be charged an upfront commission when money is invested in a mutual fund we may recommend. With respect to variable annuities, commissions are paid to the firm by the Insurance Company. Since we are compensated by commissions, firm may have an incentive to encourage a retail investor to trade often.
- B. “What fees will I pay?”
 - (i) a. Clients will pay a commission when purchasing a mutual. With variable annuities commissions are paid by the insurance company.
 - b. The firm model is to use a buy and hold strategy for investing in mutual funds and annuities.
 - (ii) Description of Other Fees and Costs: examples of other associated cost and fees related to your brokerage account that clients may pay indirectly are custodian fees, distribution and service fees and operating expenses to manage the fund.
 - (iii) Additional Information: You will pay fees and cost whether you make or lose money in your investment. Fees and cost will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and cost you are paying. More detailed information on fees and cost are contained in our Reg. Best Interest Brochure.

(iv) Conversation Starter: **A question clients should ask any financial professional is “help me understand how these fees and cost might affect my investments. If I give you \$10,000 to invest, how much will go towards fees and cost and how much will be invested for me?”**

C. What are your legal obligations to me when providing recommendation? How else does your firm make money and what conflicts of interest do you have?

(i) Standard of Conduct.

a. **“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 interest. You should understand and ask us about these conflicts because they can affect the recommendations we provide you.

b. Here are some examples to help you understand what this means: The firm is paid by commission, Commissions are based on the amount of assets invested, commissions vary from product to product, which creates an incentive to sell a higher commission investment product rather than a low commission investment.

(ii) Examples of ways the firm makes money and conflicts of Interest:

a. In addition to earning commission, the firm and representatives receive compensation commonly known as trail compensation, the more you invest in the product the more the trail compensation we receive. The amount of trail received varies by product and sponsor, therefore creating an incentive to recommend a product that pays a higher trail fee.

(iii) Conversation Starter: **A question might ask a financial professional about conflicts of interest: “How might your conflicts of interest affect me, and how will you address them?”**

b. Additional Information: To obtain more information on the firm’s services, you may request a copy of our Best Interest Brochure by phone or email, Attn: Principal.

(iv) **“How do Financial Professionals make money?”**

(v) Description of How Financial Professionals Make Money: Our Reps are compensated on a commission basis. When they sell a financial product, they receive a percentage of the up-front sales and ongoing charges. The conflict this creates is our Reps have an incentive to recommend products and sponsors that pay a higher upfront sales charge and trail fees.

(vi) Required Topics in the Description: EBH Securities professionals are compensated by commission on the product sold in the case of variable annuities and mutual funds.

Item 4. Disciplinary History

A. Does the firm or your financial professionals have legal or disciplinary history?

B. Yes

(i) The firm has two (1) disclosures to report. For detailed information, visit Investor.gov/crs.

Stanley Whittlesey – Registered Rep has one (1) disclosure reported. For detailed information,

C. Search tool and Conversation starter

(i) **Search Tool: Refer to Investor.gov/CRS for a free and simply search tool to research the firm or any of our representatives.**

(ii) **Questions you might ask a financial professional about their disciplinary history: As a financial professional, do you have any disciplinary history? If yes, for what type of conduct?**

Item 5. Additional Information

A. Anyone can obtain additional information about EBH Securities, Inc. or request a copy of the relationship summary by contacting Stan Whittlesey, Registered Principal of the firm.

B. Stan Whittlesey can be reached at (317) 594-0023 or swhittlesey@ebhsecurities.com.

C. Conversation Starter: **Questions clients might want to ask financial professionals about the contacts and complaints. 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?**