

**MCM SECURITIES LLC**  
**FORM CRS**  
**(Client Relationship Summary)**

**Introduction**

**MCM Securities LLC** is a broker-dealer registered with the Securities and Exchange Commission (SEC). MCM Securities LLC is a member of FINRA and of the Securities Investor Protection Corp (SIPC). MCM Securities LLC is not a registered investment adviser. The firm does not maintain a website.

This document is a summary of the services and fees we offer to retail investors. A “retail investor” is defined by the SEC as a natural person who seeks or receives investment services primarily for personal, family, or household purposes.

Free and simple tools are available to research firms and investment professionals at [Investor.gov/CRS](http://Investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers and investing. [Brokercheck.finra.org](http://Brokercheck.finra.org) provides information that includes disciplinary history about member firms and individual registered representatives.

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

The investment services we offer to retail investors are limited to exempt offerings of private placement securities to accredited investors. We do *not* offer retail investors the ability to buy or sell other securities. There may be a minimum investment for a given private offering. Please refer to the Private Placement Memorandum for limitations and requirements specific to each investment. We are not obligated to and do *not* monitor your investments.

**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?**

MCM Securities LLC is paid a sales commission by the issuer. Because it is paid a commission, the firm has an incentive to encourage an investor to invest in its offerings. This commission is not paid directly by you but is part of the offering price and paid by the issuer from the proceeds of the offering and still causes a conflict between your interests and ours. Commissions, fees and costs are discussed within the Private Placement Memorandum for each investment, which you should read carefully.

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 Question 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?**

***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 because they can affect the recommendations we provide you. Here are some examples to help you understand what this means:***

- Because we are paid a sales commission, MCM Securities LLC and its representatives have a conflict of interest with you.
- MCM Securities LLC is 100% owned by Millennium Credit Markets LLC, an indirect affiliate of the United Group of Companies ("UGOC"). Millennium Credit Markets LLC has an expense sharing agreement with MCM Securities LLC. UGOC provides financial support to Millennium Credit Markets LLC.
- Some registered representatives of MCM Securities LLC are also employed by UGOC or its affiliates. Registered representatives of MCM Securities LLC who are also employees of UGOC are paid a salary by UGOC.
- UGOC entities or affiliates may participate in the sponsorship, development, management or financing of a real estate project funded by a particular offering. The Private Placement Memorandum for each offering discloses the affiliate relationships, roles and services, the associated costs and conflicts of interest.
- Our brokerage services and recommendations to retail investors are limited to the recommendation of private placement offerings related to UGOC real estate projects. Other firms could provide a wider range of investment choices, some of which might 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 company receives commissions from the sale of privately placed securities. The firm pays your registered financial professional part of those commissions. The compensation structure for every offering may be different. For information regarding a specific offering, please refer to the Private Placement Memorandum. Some of our financial professionals are also paid salaries by UGOC.

## **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 [Investor.gov/CRS](https://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 obtain additional information about our brokerage services, request a copy of the relationship summary, or direct any other questions or concerns you may have by email to [info@mcmsecurities.com](mailto:info@mcmsecurities.com) or by phone at 212-218-4088.**

### **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?