

## Form CRS

### Regional Investment Services (“RIS” or “Firm”) Form CRS Customer Relationship Summary (October 11, 2022)

<b>Introduction</b>	Regional Investment Services (hereafter, “RIS” or “the Firm,”) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer. We are also members of FINRA and SIPC. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <a href="https://investor.gov/CRS">Investor.gov/CRS</a> , which also provides educational materials about broker- dealers, investment advisers, and investing.
<b>What investment services and advice can you provide me?</b>	<p>RIS offers brokerage services to retail investors. These services include buying and selling securities, and investment products. These include mutual funds, variable life insurance and variable annuities. We do not provide ongoing monitoring of your account, however, our financial professionals may voluntarily review your account on a periodic basis for purposes of providing buy, sell or hold recommendations. All recommendation regarding your commission account will be made in a broker dealer capacity. When we make a recommendation to you, we will expressly tell you orally which account we are discussing.</p> <p>The Firm does not have any requirements for retail investors to open or maintain an account or establish a relationship, such as minimum account size or investment amount. While the Firm provides personalized investment recommendations based on a questionnaire a client completes at onboarding, you make the ultimate decision regarding the purchase or sale of recommended investments.</p> <p>We do not accept limited discretionary authority. We have no account or investment minimum requirements at this time. The Firm does not maintain custody of client assets; rather, we utilize the services of a qualified custodian.</p> <p>For additional information please contact <a href="mailto:info@RegInvSvc.com">info@RegInvSvc.com</a>.</p> <p>Questions to ask your Financial Professional:</p> <ul style="list-style-type: none"> <li>- Given my financial situation, should I choose a brokerage service? Why or why not?</li> <li>- How will you choose investments to recommend to me?</li> <li>- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li> </ul>
<b>What fees will I pay?</b>	<p>You will pay a commission for purchasing or selling a security, which is a transaction-based fee. The amount of the commission is typically a percentage of the amount of money you invest. Depending on the product purchased, the commission will be charged as a one-time fee, either at the time of purchase or sale, and/or will be charged on an ongoing basis.</p> <p>When you buy or sell your securities, you will be charged more when there are more trades in your account, and therefore, there is an incentive to encourage you to trade more frequently. For many securities products including mutual funds, variable life insurance, and variable annuities, there are on-going fees (such as management fees, operating expenses or mortality and expense charges) built into the cost of the product that you pay indirectly to the product issuer.</p> <p>The product issuer in turn often pays us part of these fees as an on- going commission, such as a "12-b1 fee". For variable annuities and variable insurance products the product issuer generally pays us commission based on deposits into your annuity or insurance product. Securities products may also charge you direct fees based on actions you take, such as deferred sales charges and redemption fees. Please refer to the prospectus for other details.</p>
	<p>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.</p> <p>For additional information, please contact <a href="mailto:info@RegInvSvc.com">info@RegInvSvc.com</a>.</p> <p>Questions to ask your Financial Professional:</p> <ul style="list-style-type: none"> <li>- Help me understand how these fees and costs might affect my investments.</li> <li>- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li> </ul>

<p><b>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</b></p>	<p><b>When we provide you with a recommendation</b>, 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 14 they can affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <p><b>When we act as your Broker-Dealer:</b></p> <ul style="list-style-type: none"> <li>• <b>Third-Party Payments.</b> We receive commissions from the product issuer (such as a mutual fund or insurance company) and other third parties when we sell you products. We also receive ongoing payments, such as 12b-1 fees, from these third parties. These payments incentivize us to sell you their products and to maintain our relationships with them. Since the amount of compensation we receive varies amount the product issuers and the different types of products and accounts we offer, there is an incentive to make available and recommend the products and accounts that pay us more compensation.</li> <li>• <b>Revenue Sharing.</b> Many product issuers and other third parties, share with us a part of the revenue that they earn on your investments or brokerage accounts. These payments incentivize us to offer or continue offering their products and services and to encourage you to increase the amount of your invested assets.</li> <li>• <b>Proprietary Products.</b> We offer products issued, managed or distributed by life insurance companies. Offering such products is a conflict for us, as our affiliates receive compensation when you purchase a product they issue, manage or distribute.</li> <li>• <b>Transaction-Based Compensation.</b> Because we are paid each time you trade in your account or make anew investment, we have an incentive to encourage you to trade often and make additional investments.</li> </ul>
	<p>Here is a question you can use to start a conversation with your financial professional:</p> <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul> <p>For additional information, please contact <a href="mailto:info@RegInvSvc.com">info@RegInvSvc.com</a>.</p>
<p><b>How do your financial professionals make money?</b></p>	<p>Our financial professionals receive commissions for products purchased or sold, and this commission will vary based on the type of product, the amount of your assets, and the time and complexity required to meet your needs. Certain financial professionals will also receive cash or non-cash compensation, such as merchandise, gifts, technology, travel expenses, and lodging, directly from the product providers and sponsors as further detailed in the Form CRS Supplement.</p> <p>Some products pay a higher commission than others; therefore, your financial professional has a conflict of interest to recommend a product that pays higher compensation. Financial professionals who receive cash or non-cash compensation have an incentive to sell more of the sponsor or manger's products.</p>
<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>	<p>Yes. Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p> <p>Questions to ask your Financial Professional:</p> <ul style="list-style-type: none"> <li>- As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>
<p><b>Additional Information</b></p>	<p>For additional information about our services, please call our office at 407-358-3332, or contact us at <a href="mailto:info@RegInvSvc.com">info@RegInvSvc.com</a>. If you would like additional, up-to-date information or a copy of this disclosure, please contact us at 407-358-3332.</p> <p>Questions to Ask your Financial Professional:</p> <ul style="list-style-type: none"> <li>- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?</li> <li>- Who can I talk to if I have concerns about how this person is treating me and my investments?</li> </ul>