



## Form CRS Customer Relationship Summary

Isaak Bond Investments, Inc. (Isaak Bond) is registered with the Securities and Exchange commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers and investing.

### What Investment Services and advice are provided by Isaak Bond Investments, Inc.?

Our brokerage services offered to retail investors include buying and selling securities on a non-discretionary basis. While we may recommend securities for you to buy or sell it is your ultimate decision as to whether to accept the recommendation. Our brokerage services do not include ongoing investment monitoring. In other words, a financial professional will not enter orders or otherwise transact in your brokerage account unless you authorize us to do so. The securities offered include publicly traded stocks, closed-end funds, exchange-traded funds, limited partnerships, municipal & corporate bonds, and mutual funds. We do not offer investments in derivative or insurance products such as futures, swaps, options, commodities, life insurance, annuities, or any other type of product which derives its value from an underlying asset(s) or is not traded on a publicly available market. Isaak Bond offers a variety of accounts including individual, joint tenants with rights of survivorship, IRA, Roth IRA, Simple IRA, SEP IRA, corporate and trust accounts. Brokerage accounts have a \$5,000 minimum asset requirement however account minimums are waivable at our discretion.

**Questions you may want to ask your financial professional,** "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?" and/or "Given my financial situation, should I choose a brokerage service? Why or why not?"

### What fees will I pay?

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.

The fee(s) you pay to our firm is based on the specific transaction(s) and not on the value of your account. With stocks or other securities that are publicly traded, the fee is a separate commission paid from your brokerage account based on the type of security and other factors. With bonds, the fee is the difference between the value of the security and the amount by which you buy it from or sell it to us (called a mark-up or mark-down) also known as a "principal transaction." And with mutual funds, a fee, typically called a load, reduces the value of your investment at the time of your fund purchase. Mutual funds also charge ongoing management fees, known as 12b-1 or trailer fees, which vary depending on the fund and its market value.

The more transactions in your account, the more fees we will charge you which may create a conflict of interest since we are incentivized to encourage you to engage in transactions. There are indirect fees you pay that we do not profit from included in publicly traded limited partnerships, exchange-traded funds and closed-end funds known as "expense ratios." An explanation of our relationship with, and list of fees charged to you by our clearing firm, Hilltop Securities (HTS), can be found at the link below then by clicking on "Correspondent Customer Information Brochure." These additional fees such as, but not limited to, a miscellaneous trade fee, custodian fees, account maintenance fees, and account inactivity fees, can be found on pages 8 - 10 of the brochure.

<https://www.hilltopsecurities.com/disclosures/customer-information-brochure/>

**You may want 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 as my broker-dealer? How else does your firm make money and what conflicts of interest do you have?**

When we provide you with a recommendation as your broker-dealer, we are required to act in your best interest and not put our interests ahead of yours. However, 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 and investment advice we provide you.

For example, when we recommend that you buy or sell securities, we may be the counter-party that sells you the security or buys it from your account, otherwise known as a "principal transaction." In this instance, we have an incentive to sell securities at a higher price (and buy them at a lower price) than we could if we sold the securities elsewhere. When principal transactions occur, we will disclose it to you, in writing, on your trade confirmation. Also, we only offer mutual funds that pay 12b-1, shareholder servicing and sub-transfer agent fees. As a result, we have an incentive to limit the products available for purchase and only offer those investments whose managers/sponsors agree to pay such revenue to us.

Since any fees you pay reduce your return on investment(s), this creates a broker-dealer industry-wide conflict of interest that we try to minimize by keeping our commissions and mark-up/mark-downs competitive. Isaak Bond does a periodic review of our products and services to try to mitigate against these and other conflicts of interest.

**You may want to ask your financial professional,** "How might your conflicts of interest affect me, and how will you address them?"

**How do your financial professionals make money?**

Isaak Bond's professionals are compensated based upon a percentage of commissions and mark-up/mark-downs and may vary based upon the financial professional's production level. As the number of commissions and mark-ups/mark-downs paid by a financial professional's clients increases or decreases, the compensation paid by Isaak Bond to its financial professionals increases or decreases. Several Isaak Bond financial professionals are also eligible for incentive compensation based upon the amount of revenue they produce. This creates an incentive for financial professionals to charge commissions or mark-ups/mark-downs at the highest level allowable and to solicit numerous transactions and a disincentive to reduce commissions and mark-ups/mark-downs that will negatively impact the amount of revenue they produce. Our financial professionals are made aware of these conflicts of interest and continuously educated as to their legal responsibility to put the interest of the client first.

**Do you or our financial professionals have legal or disciplinary history?**

Yes, the firm and some of our professionals have legal or disciplinary histories. Please visit <https://www.investor.gov/CRS> to research us and our financial professionals. You may research your financial professional's experience and licenses on FINRA's BrokerCheck website at <https://brokercheck.finra.org>.

**You may want to ask your financial professional,** "Do you have any disciplinary history? For what type of conduct?"

"Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?"

For additional information, please contact your investment professional or our home office at 303-623-7500. And you can also visit <http://www.isaakbond.com/disclosures/>.