

**CUSTOMER RELATIONSHIP SUMMARY**  
**ARLINGTON SECURITIES, INC.**  
**June 8, 2020**

This Summary relates to you our customer, and your relationship with our firm, Arlington Securities, Inc. (ASI), a Registered Investment Advisor with the state of Missouri. **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 [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.**

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

ASI Registered Investment Advisors provide the following services to retail investors: investment advice, financial planning, asset allocation, participation in wrap fee. Accounts are non-discretionary (all recommendations pursuant to financial advice are approved by the investor before execution of any trade) or discretionary (pursuant to your grant of authority we make trades without the need for your authorization of each trade). In non-discretionary accounts, you make the ultimate decision regarding the purchase or sale of investments. In the case of discretionary accounts, our authority is limited to buying and selling securities for your account in concert with your investment strategy. ASI provides monitoring as part of its standard services.

For additional information you may request our Form ADV Part 2A, Items 4 & 7, at any time by calling 314-878-1954 or emailing [asi@arlingtonsecurities.us](mailto:asi@arlingtonsecurities.us) for more specific information and discussion regarding advisory services.

**Conversation Starters:** *“Given my financial situation, should I choose an investment advisory 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?**

The fee for investment services is usually assessed as a percentage of assets under management (AUM). The fee is usually charged monthly in arrears. Please see your advisory fee agreement or wrap fee agreement for the payment frequency applicable to your account. Since fees are asset-based, the more assets you invest the more you will pay in fees, and therefore, we have an incentive to increase the value of your account. Other costs incurred by retail investors may include custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and ticket charges by broker dealers. ASI may charge a fixed fee or hourly fee for its services. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the return on your investments. Please make sure you understand what fees and costs you are paying.

For additional information about fees, commissions, and costs for our advisory services, please call 314-878-1954 or email [asi@arlingtonsecurities.us](mailto:asi@arlingtonsecurities.us) to request a copy of our ADV Part 2A, Item 5.

**Conversation Starters:** *“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 acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, we are required to act in your best interest and not put our interest ahead of yours. 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 investment advice we provide you. ASI may also receive compensation as a broker-dealer by doing business through our clearing firms or directly with mutual fund or annuity companies.

For additional information you may request a copy of our ADV Part 2 by calling 314-878-1954 or emailing [asi@arlingtonsecurities.us](mailto:asi@arlingtonsecurities.us) for more specific information and discussion regarding conflicts of interest.

**Conversation Starters:** *“How might your conflicts of interest affect me and how will you address them?”*

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

Our financial professionals receive a negotiated portion of the fee you pay for our services. The fee you pay is based on assets under management. In addition, financial professionals may receive indirect compensation by way of training and sponsorship of events from third-party vendors. Receipt of compensation creates a conflict of interest.

**Do you or your financial professional have legal or disciplinary history? Yes.**

Visit [investor.gov](http://investor.gov) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters:** *“As a financial professional, do you have any disciplinary history? For what type of conduct?”*

For additional information about ASI's services, or if you wish to discuss investing with ASI further, please contact us at 314-878-1954 or email at [asi@arlingtonsecurities.us](mailto:asi@arlingtonsecurities.us). If you are interested in the Customer Relationship Summary (CRS) of our broker-dealer, you can contact us at the same address and number above.

**Conversation Starters:** *“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?”*