tradier brokerage

Customer Relationship Summary

INTRODUCTION

Tradier Brokerage Inc. 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). 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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer brokerage services to retail investors, including buying and selling securities.

Tradier Brokerage does not provide any recommendations or investment advice. Tradier Brokerage is an online fully disclosed introducing brokerage firm that offers self-directed brokerage services to retail investors. We offer customers the ability to buy and sell equities, options, ETFs, and other brokerage products through individual, joint, IRA, or entity accounts with cash, margin, and/or options trading. We do not review the performance of your account, and your trades should be based on the risk tolerances and investment objectives identified in your account application. Our employees are registered representatives for the purpose of providing customer service and trading support. Our employees are not investment advisers and therefore do not offer any investment advice.

- We do not offer account monitoring services.
- We do not offer not-held orders.
- We do not offer proprietary products for sale.
- Tradier Brokerage does not require a minimum initial deposit to open a domestic account. Certain margin and options strategies have minimum account requirements.

For additional information on Tradier Brokerage's products and services, please visit https://support.tradier.com.

Conversation Starters. 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?

The fees you may pay are for brokerage executions associated with individual transactions or flat rate monthly subscription fees. These fees or commissions may vary depending on the products you trade or the quantities of your transactions. You may also pay regulatory, exchange and clearing firm fees that are passed through to the client. These fees may be in addition to execution fees or commissions charged. Further, you can incur additional fees in the form of margin interest if you have a margin account and borrow on margin or borrow stock for short sales. You may also pay fees associated with back-office processing, such as check and wire fees. Please see Tradier Brokerage's fee schedule for more detailed information at https://tradier.com/individuals/pricing.

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.

Conversation Starter. 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?

We do not provide recommendations. 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 services we provide you. Here are some examples to help you understand what this means.

We make money by charging a commission or monthly trading fee. If you trade on margin, we earn a portion of the margin interest charged to you for your debit balance. If you keep cash, we receive interest on free cash in your account. Additionally, please note that a majority indirect owner of our clearing firm is a minority indirect owner of Tradier Brokerage. **As a result, conflicts of interest can occur. We believe that because Tradier Brokerage regularly reviews the quality of the services provided by our clearing firm, combined with the non-controlling nature of the minority indirect ownership stated above, actual conflicts of interest can be avoided.**

Tradier Brokerage receives payment for order flow **(PFOF)** for equity and option transactions routed via Apex Clearing. We do not directly route or send orders to specific exchanges or market makers. Our clearing firm manages the order routing process, and we share in the payment from the clearing firm. The amount of payment varies based on security type, routing destination, and order type. The clearing firm maintains relationships with the venues reflected within the 606 reports. **As a result, conflicts of interest can occur if increased order flow (i.e., more trades) generates higher PFOF for Tradier Brokerage.** For additional information, please see our Order Routing Disclosure.

Tradier Brokerage maintains marketing arrangements with certain third-party software developers, signal providers, and educators (Marketing Partners) who promote or distribute information about our services through their applications, websites, or communications. As part of these arrangements, Tradier Brokerage pays Marketing Partners a fixed fee or other compensation in exchange for marketing services.

For additional information about our marketing relationships, please see our Third-Party Marketing Disclosure.

Conversation Starter. 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?

Tradier Brokerage employees are compensated by salary and potential bonuses at the Firm's discretion. Employee salaries and bonuses are based on company and employee job performance. Employees are not compensated based on customer assets, number of executions, commission or performance of the customer accounts.

DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, certain representatives have disciplinary history.

- Visit Investor.gov/CRS for a free and simple search tool to research our Firm and our financial professionals. For additional information about our registered representatives and services, visit Investor.gov/CRS and BrokerCheck (BrokerCheck.Finra.org).
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at 800-732-0330. Call 301-590-6500 to report a problem to FINRA.

Conversation Starter. Ask your financial professional—

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

ADDITIONAL INFORMATION

If you would like additional information about our services and up-to-date information or a copy of this Customer Relationship Disclosure, please contact Tradier Brokerage at service@tradierbrokerage.com or call us at 980-272-3880.

Conversation Starter. 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?