

# Customer Relationship Summary

Halifax America LLC ("HA LLC")

February 2024

1. **Introduction.** Halifax America is a broker-dealer registered with the Securities and Exchange Commission ("SEC"), and the Financial Industry Regulatory Authority ("FINRA") and a member of the Securities Investor Protection Corporation ("SIPC"). Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

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

2. **Description of Services:** HA LLC is an introducing broker that provides self-directed trade execution and clearing services through Interactive Brokers LLC. HA LLC offers you the ability to buy and sell investment products like stock, options, exchange-traded funds, mutual funds, and others in a brokerage account. HA LLC acts in a broker-dealer capacity and does not make trading recommendations or advice on the types of accounts to retail investors. All Trading at HA LLC is directed by you or via a letter of direction of your selected signal provider.

HA LLC does not monitor the performance of your account for purposes of recommending changes in investments or to make recommendations. HA LLC does not provide investment advice as to whether you should buy, sell, or hold investment products. We do provide tools to assist you with monitoring your own account. We do supervise your account for other purposes such as compliance and to ensure that your account does not present undue risk to HA LLC but we do not provide a monitoring service.

HA LLC does not provide investment advice or make recommendations to retail investors on account types or pricing plans. HA LLC does not have discretionary trading authority of your account. We do not offer proprietary products. In general, there are no account minimums or other requirements to open or maintain a brokerage account with us. Specific products and services have minimum equity or other requirements.

For more details on services offered by HA LLC please see [www.halifaxamerica.com](https://www.halifaxamerica.com) or contact HA LLC at 888-240-7099.

### Conversation Starters:

Given my financial situation, should I choose brokerage services? 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?

3. **Fees, Costs, Conflicts, and Standard of Conduct:** As an HA LLC customer, the principal fees and costs that retail customers may incur for our brokerage services are: (i) Commissions and or Ticket Charges; (ii) Exchange, Regulatory, and Clearing Fees; (iii) Other Fees and Costs. Fees and cost will vary depending on the products you trade, the volume of your trading, and the services that you choose. 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 or ask for assistance or additional information by calling **Halifax America 888-240-7099**.

**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 providing recommendations? How else does your firm make money and what conflict of interests do you have?**

We **do not** provide trading recommendations. HA LLC makes money by charging commissions and or ticket charges on your self-directed trading, as well as receiving interest payments from our clearing firm based on our assets. The more transactions that occur in your account, the more commissions or fees we will charge you. We have an incentive for you to engage in as many transactions as possible even though we do not provide trading recommendations.

**Conversation Starters:**

**How might your conflicts of interest affect me, and how will you address them?**

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

HA LLC staff are compensated by receiving a salary and commission payments based on the total revenue that is generated by the firm.

### **Do you or your financial professionals have legal or disciplinary history?**

4. **Disciplinary History.** Yes. [Visit Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple tool to research our firm and our financial professionals. Or, visit [brokercheck.finra.org](http://brokercheck.finra.org)

**Conversation Starters:**

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

**Additional Information** You can find additional details about Halifax America and our brokerage services at [www.halifaxamerica.com](http://www.halifaxamerica.com) To request up-to-date information or a copy of this Customer Relationship Summary please call 888-240-7099

**Conversation Starter:**

**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?**

## **Exhibit A**

**(Yellow is for added text and red is text deleted)**

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#### Conversation Starters:

Please explain your disclosure history to me.

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Please explain Halifax America's disclosure history to me.

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