

Kayan Securities, Inc.

Form CRS(Customer Relationship Summary)

January 10, 2024

I. introduction: Kayan Securities, Inc. is registered with the [SEC](#) (Securities and Exchange Commission) as a broker dealer and is a member of the [FINRA](#) (Financial Industry Regulatory Authority) and the [SIPC](#) (Securities Investor Protection Corporation). Kayan Securities, Inc. is not an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to know to understand these differences.

Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

II. Types of customer relationships and services

What investment services and advice can you provide me?

We offer brokerage services to retail investors: **1. account type recommendation:** There are many account types: brokerage accounts like cash account, margin account, option account, or retirement accounts like IRA, SEP, 401 K account, and rollover or assets transfer. We hear from you about yourself and recommend the proper account type for you.

2. principal brokerage services: Principal brokerage services are execution services, including buying and selling securities based on your instruction, whether or not we offer recommendation to you. .

3. securities products recommendation: We understand first the securities product, its potential risks, rewards, and costs of the recommended transaction or strategy. Then, we consider your investment profile like your age, other investments, financial situation or needs, tax status, investment objective, past experience, investment time horizon, liquidity needs, risk tolerance, and any other information you may disclose to us. Finally, we decide whether the recommendation is in your best interest, then we recommend. But you make the ultimate decision regarding to buy, sell, or hold any recommended investments.

4. account monitoring services: Kayan Securities is not an investment adviser formed by the Advisors Act. But with an agreement with you, we can incidentally provide investment discretion and account monitoring services. But, we do not receive any special compensation therefor.

1) Investment Discretion: We can exercise a discretionary power in your account if you give prior written authorization to us. We review the discretionary account at frequent intervals to prevent transactions which are excessive in size or frequency in view of the financial resources and the character of the account.

2) Account monitoring:

a) Agreed-upon limited monitoring: We may agree in writing to monitor your account on a periodic basis for purposes of providing buy, sell, or hold recommendation. But this is not our standard service.

b) Voluntary monitoring: We voluntarily, and without any agreement with you, can review the holdings in your account for purposes of whether to make investment recommendations.

Additional information: The securities and transactions we recommend or make available in your account may be limited for a variety of reasons, including by our policies and procedures and applicable regulations.

Conversation Starter, 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 me?

--What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

III. Fees, costs, conflicts of interest, and standard of conduct

What fees will I pay?

You pay commission and fee. *You would be charged more when there are more trades in your accounts and that we may therefore have an incentive to encourage you trade often.*

Commission range for stocks, bonds, and ETFs is from minimum \$0.99 to maximum 5% of transaction amounts depending on the expense of executing the order and the value of any service the investment professional may have rendered by reason of his experience in and knowledge of such security and the market therefor. . For mutual funds and private placements, commission amount is specified in the prospectus or the offering circular. For options, the commission rate is usually higher. Fee includes documents mailing fee, additional insurance fee, and SEC fee. If you use margin loan, you pay margin loan interest. There is a custodian fee for retirement accounts.

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.

For additional information, please see www.finra.org/rules-guidance/rulebooks/finra-rules/2121 .

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?

When we provide you with a recommendation, 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 because they can affect the investment advice we provide you. Here are some examples to help you understand what this means: Proprietary Products, Third-Party Payments, Revenue Sharing, and Principal Trading.

Conversation Starter, Ask your financial professional-----

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

How do your financial professionals make money?

They make money from only commissions generated from transactions in their customers' accounts. There are some break points in the payout rates depending on the amounts of total commission they generated.

IV. Do you or your financial professionals have legal or disciplinary history?

Yes. Please visit www.investor.gov/crs to research us and our financial professional.

Conversation Starter, Ask your financial professional---

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

V. How to obtain additional information about Kayan Securities, Inc.

Please go to to: www.kayansecurities.com, call (213)739-0998, email to yskim@kayansecurities.com or write to: Kayan Securities, Inc, 3470 Wilshire Blvd # 626, Los Angeles, CA 90010.

Conversation Starter, Ask your financial professional—

--Who is my primary contact person? Is he or she a representative of Kayan Securities, Inc? Who can I talk to if I have concerns about how this person is treating me?