

Item 1: Introduction

TAPP Engine Securities, LLC 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). Tapp Engine Advisors LLC is our affiliated SEC Registered Investment Advisor. **Brokerage and investment advisory services and fees differ, and it is important that you understand the differences.** This document gives you a summary of the types of services and fees we offer. We only offer brokerage services and do not provide ongoing monitoring of client accounts.

Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing. A **broker dealer** is defined as a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account. An **investment advisor** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

Item 2: Relationships and Services

What investment services and advice can you provide me?

TAPP Engine Securities, LLC. is a provider of an app-based brokerage business for financial intermediaries to offer commission-free trading to their customers/members. We allow our partners to offer to their customers/members only the ability to trade stocks (including Exchange-Traded Funds (ETF)s) and Options. We do not offer any proprietary products.

All customers' accounts are self-directed. TAPP Engine Securities does not make investment recommendations to customers. Our services involve effecting securities transactions for investors exclusively online. We buy and sell securities only at your direction and we do not offer recommendations of securities, strategies involving securities or securities accounts to you. We do not monitor your account or individual investments, unless we state otherwise in writing. We do not have any account minimums. We offer access to investment tools and education to help you make investment decisions, but this information is for informational and educational purposes only. All transactions are commission free. We will deliver electronic confirmations of each trade executed in your account. Account statements will be delivered to you no less than quarterly, in electronic format.

TAPP Engine Securities is an introducing broker-dealer. Your funds and securities will be custodied by Velocity Clearing, LLC. TAPP Engine Securities, LLC does not provide recommendations or advice on investments, portfolios, or account types. Additional information on our services can be found at <https://www.tappengine.com>.

Conversation Starter Given my financial situation, should I choose a brokerage service? Why or why not? How will you choose an investment to recommend? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

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.

There are no transaction fees such as commissions for brokerage services. Our Broker Dealer makes its money from monthly account fees, overnight balances of customer funds held at its qualified custodian bank, payments from market centers for directing to them order flow as instructed by us or Velocity Clearing, and margin charged to your account when funds are lent to you to trade.

Other fees and costs are applicable to your brokerage account or accounts. These fees may include account maintenance fees, account inactivity fees and similar types of account fees. These fees are charged by our clearing firm. For more information on fees you may pay, please visit our website at <https://www.tappengine.com>.

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 as your broker-dealer. At the same time, the way we make money creates some conflicts with your interest. 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. their return may also be based on the firm's overall profitability.

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

Example of ways we make money and conflicts of interest:

As noted above, one of the ways we make money from payments from market centers for directing to them – through our instruction or the instruction of our clearing firm and executing broker, Velocity Clearing – your order flow. This structure enables us to offer you commission-free trading in your account. The more actively you trade the more money we make.

Payment for order flow has been described as a conflict of interest for various reasons. Orders that are executable may not get executed as they may be routed to market makers that do not have the highest liquidity. In addition, the quality of the prices on market or limit orders may be diminished due to the orders being routed to a particular market maker rather than the venue with the best execution price. Additional information can be found at <https://www.tappengine.com>.

How do your financial professionals make money? TAPP Engine Securities' financial professionals are compensated by salary and discretionary bonus. Certain financial professionals are also owners in TAPP Engine Securities.

Item 4: Disciplinary History

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

Do you or your financial professionals have legal or disciplinary history? Yes. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Conversation Starter: 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?

For additional information on our brokerage service:

https://files.brokercheck.finra.org/firm/firm_314806.pdf. You can always ask us for more information and request a copy of this relationship summary by sending us an email at customerservices@tappsecurities.com or 617.221.6545. You may also access a copy of the Form CRS here: <https://tappengine.com/disclosure-library>.