

Abacus Investments Form CRS Abacus Investments, Inc. Form CRS Customer Relationship Summary 01.31.2024

Introduction	Abacus Investments, Inc. (“we” or, “the Firm”) 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). We offer brokerage and investment advisory services on behalf of our affiliates (as detailed below) through dually licensed financial professionals. 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?	<p>We offer brokerage services to retail investors, including buying and selling securities (including stocks, mutual funds, bonds, IRAs, 529 plans, Variable Annuities, and Unit Investment Trusts) on a non-discretionary basis. We do not offer proprietary products at this time. We offer recommendations with respect to investment products, however, the decision to invest is ultimately up to you. We do not have account minimums at this time. We do not provide contractual account monitoring; please understand that this is not an implicit instruction to hold any securities in your account(s). We do not maintain custody of client assets. Custody is maintained by our clearing firm, Hilltop Securities. Some of our financial professionals are dually licensed and offer investment advisory services through their own advisory businesses.</p> <p>For additional information, please see our Product and Services Guide.</p> <p style="text-align: center;">Conversation Starters- Questions to ask your Broker:</p> <ul style="list-style-type: none"> - 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?	<p>Fees are generally negotiable at the account level, based on factors such as number and size of accounts, etc. Our clearing firm charges a \$25 inactivity fee where there are no transactions for 12 months. This fee is waived for any account that exceeds \$25,000 in assets or household group that exceeds \$50,000 in assets. Commissions for transactions vary, but are generally within the range of \$0-\$50 per trade. For additional information Product-level fees differ across investment types, and will be disclosed to you at the time of recommendation in order for you to make an appropriate investment decision. You may be charged fees by your custodian; these fees are wholly separate from Abacus Investments, and we do not receive any portion of these fees. You will be charged more when there are more trades in your account where your fees are transaction based. 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.</p> <p>For additional information, please see www.hilltopsecurities.com</p> <p style="text-align: center;">Conversation Starters- Questions to ask your Broker:</p>

	<p>-Help me understand how these fees and costs might affect my investments.</p> <p>- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</p>
<p>What are your legal obligations to me when providing recommendations?</p> <p>How else does your firm make money and what conflicts of interest do you have</p>	<p>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 with your interests. You should understand and ask us about these conflicts because they can affect the recommendation(s) we provide you. The Firm and its representatives are compensated when you make transactions. The more transactions you make, the more fees will be assessed to your account. This presents a conflict of interest, which we have mitigated by granting you full discretion over your own transactions; the ultimate decision whether or not to transact is yours, and the Firm will not attempt to persuade you to transact excessively. The Firm has an affiliated investment adviser, Hohensee Financial Services, Inc., that is registered with the state of WI. The Firm does not refer business to this entity.</p> <p>Conversation Starters- Questions to ask your Broker:</p> <p>How might your conflicts of interest affect me, and how will you address them?</p> <p>For additional information, please visit the Firm's profile on FINRA's BrokerCheck Tool:</p> <p>https://brokercheck.finra.org/firm/summary/35127#licensesSection</p>
How do your financial professionals make money	<p>Investment professionals at the Firm are compensated on a commissions-only basis. The Firm does not permit non-cash compensation. Bonuses may be awarded under very limited circumstances and are based on market performance and/or merit.</p>
Do you or your financial professionals have legal or disciplinary history?	<p>Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starters- Questions to ask your Broker:</p> <ul style="list-style-type: none"> - As a financial professional, do you have any disciplinary history? For what type of conduct?
Additional Information	<p>For additional information about our services, contact our Chief Compliance Officer, Frederick Hohensee, at 262-431-4095, or your account representative. If you would like additional, up-to-date information or a copy of this disclosure, please call 262-431-4095.</p> <p>Conversation Starters- Questions to Ask your Broker:</p> <ul style="list-style-type: none"> - 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 and my investments?