

**SIGNATURE ESTATE SECURITIES, LLC**  
**FORM CRS – CUSTOMER RELATIONSHIP SUMMARY • MARCH 27, 2023**

**INTRODUCTION**

Signature Estate Securities, LLC. (“Firm,” “SES,” “We,” “Our”) (CRD #18923; SEC #8- 37065) is registered with the U.S. 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 are separate and distinct, and each is governed by different laws and separate arrangements. Their respective services and fees differ, and it is important for you, a retail investor, to understand these differences. This document provides information for you regarding the types of fees and services we provide to you as a broker-dealer. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

We offer broker-dealer services to retail investors, including buying and selling mutual funds and 529 college savings plans, and buying and selling variable life insurance and annuities and retirement plan consulting services and products. Signature Estate & Investment Advisors, LLC (“SEIA”), an affiliate by common ownership, and registered investment advisor with the SEC, offers investment advisory and financial planning services involving asset allocation and manager selection for retail clients. [SEIA.com/Disclosures](https://seia.com/disclosures). Our Registered Representatives (“RR”) will offer investments to you as a retail investor, which include these products. These are the only investments we will offer. However, you will not be asked to open an account directly with the Firm whereby we take custody of your funds and/or securities, nor will we provide account monitoring services to you. RRs of SES can also be Investment Advisor Representatives of SEIA. When you use our services, you will work with an RR and you will pay a transaction-based fee, generally referred to as a commission, each time you buy or sell an investment. You may select investments, or we may recommend investments to you, but the ultimate decisions regarding what you buy, or sell are yours. We and your RRs receive a portion of the commission you pay. We may also offer you planning or investment advisory services at which point the services will be provided by an Investment Advisor Representative of SEIA. When you use SEIA for advisory services, you will pay an asset-based fee agreed upon by you and your Investment Advisor Representative.

SES does not offer discretionary accounts, nor do we monitor your investments on an ongoing basis. We do not have account minimums to open an account. However, there may be minimums to invest in a variable annuity, mutual fund, or other product we offer which will be determined by the insurance carrier or issuer.

SES has several affiliates through common ownership:

- Signature Estate & Investment Advisors, LLC (“SEIA”), a registered investment advisor which offers investment management and financial planning business;
- Signature Investment Advisors, LLC (“SIA”), a registered investment advisor which offers a Turnkey Asset Management Program for other Investment Advisors and their retail clients;
- Signature Intelligent Portfolios, LLC (“SIP”), a registered investment advisor which offers investment management to retail clients through automated investing platforms;
- Signature Estate Insurance Services, LLC (“SEIS”), an insurance affiliate offering insurance solutions;
- Signature Wealth Management, LLC (“SWM”), the holding company of SES; and
- Signature Financial Services Group, LLC (“SFSG”), the holding company of the affiliated entities.

**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?**

Depending on the investment, you will pay the following transaction-based fees:

- Commissions – a charge assessed by the product sponsor generally based on the type and dollar value of the transaction, a portion of which is retained by us and a portion paid to your RR. The amount you pay will depend, for example, on the dollar value of the investments, how much you buy or sell, the frequency with which you buy or sell, the type of investments you buy or sell, and the product sponsor. Therefore, the Firm may have an incentive to encourage you, the retail investor, to transact often.

*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 Starters.** Ask your financial professional—

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000.00 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 with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means.*

- Third-Party Payments/Benefits – Some investments pay us commissions and other fees, such as Sales Loads or 12b-1 fees, for various financial products, such as mutual funds. This incentivizes us to recommend these products over other products that make no such payments or smaller payments. We also may receive compensation from certain product sponsors for services we provide them. In addition, we may have agreements with certain product sponsors to pay us marketing support and other revenue sharing payments under certain circumstances. Product sponsors may share in the costs of certain educational meetings for clients and our employees as well.
- Affiliate Benefits – Our affiliates may receive compensation and/or economic benefits in connection with certain services provided and certain investment products that we recommend or make available to you. We also may receive compensation from certain product sponsors for services we provide them.

**Conversation Starters.** 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?

Our financial professionals are compensated in a number of ways, which may include the following—base salary, commissions, and bonuses. Conflicts of interest may be created when a financial professional is compensated, in whole or in part, by product commissions based on the amount of a product sold to you or any client.

#### DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

**Yes.** You may research the disciplinary history of firms and individuals at [Investor.gov/CRS](http://Investor.gov/CRS) and [BrokerCheck.finra.org](http://BrokerCheck.finra.org).

**Conversation Starters.** Ask your financial professional—

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

#### ADDITIONAL INFORMATION

You can find more information about our officers and representatives, as well as a copy of Form CRS through FINRA's BrokerCheck system at [BrokerCheck.finra.org](http://BrokerCheck.finra.org). BrokerCheck is a free tool to research the background and experience of broker-dealers and their representatives.

**Conversation Starters.** Ask your financial professional—

- 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?
- You may always address concerns with our Chief Compliance Officer by calling (310) 712-2323.