



## **Pacific Century Securities LLC– Customer Relationship Summary**

**4/22/2024**

### **Introduction**

Pacific Century Securities LLC (Pacific) is registered with the United States Securities and Exchange Commission (SEC) as broker dealer, is a member of Financial Industry Regulatory Authority (FINRA) and member of Securities Investor Protection (SIPC). 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: [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationships and Services**

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

Pacific offers brokerage services to retail investors with the ability to trade Stocks, Exchange-Traded Funds (ETF)s, Stock Options, and provides access to Primary Offerings.

Pacific does not offer recommendations to retail investors. You will make the ultimate decision regarding the purchase or sale of investments in your brokerage account. It is important to understand that the Firm and its registered representatives do not monitor your investment or account after a transaction is entered.

We also facilitate private placement investments and participate in underwriting offerings.

The securities products we offer may be subject to minimum deposits, which may vary between the products. Any minimum deposit requirements are outlined in each product's respective prospectus or agreement.

For more information on the services we offer, please visit our website at [https:// pcsecurities.us](https://pcsecurities.us)

#### *Questions to consider:*

- *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?*

### **Fees, Costs, Conflicts and Standard of Conduct**

#### **What fees will I pay?**

It is important for you, the retail investor, to understand the principal fees and costs you will incur for your brokerage services, including how frequently they are assessed and the conflict of interest they create. We do not provide recommendations. The way we make money creates conflicts with your interests. 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."

- *Placement services: We are compensated by the issuer, generally, based on a percentage of the investment amount raised. You will not pay any fees to us. However, you should carefully review the prospectuses for the placements you invest in, to ensure that you understand any fees you may pay.*
- *Brokerage accounts: Pacific charges you a commission for each transaction, either buying or selling stocks, exchange-traded funds or options. This means you are charged more when there are more trades in your account. Therefore, we may have an incentive to encourage you to engage more transactions.*

- *Underwritings: We typically receive compensation based on the difference between the price paid by us for the securities and the price that the securities are offered to investors (gross spread) in any equity offering.*

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 more information regarding the fees and conflicts, please visit our website at <http://pcsecurities.us/files/BI.pdf>

*Questions to consider:*

- *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 as my broker-dealer? How else does your firm make money and what conflicts of interest do you have?***

Pacific and its financial professionals will act in your best interest and not put our interest ahead of yours. At the same time, conflicts are created when business activities occur. For example, Pacific has incentive that you buy / sell securities more frequently as more compensation will be earned. As revenue sharing, Pacific may earn additional revenue offered through its clearing firm when customer purchase stocks on margin or credit balance from customer accounts.

As for private placements, conflict of interest may be created when:

- *We receive placement fees from the issuers of the private placements we recommend, which are generally based upon the amount of interests subscribed for by investors. Thus, Pacific's recommendations of such investments may be influenced by its desire to obtain these fees.*
- *We offer investments in a limited number of private placements. There may be other private placements that we do not offer that better suit your needs.*

*Questions to consider:*

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

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

Our financial professional receives a percentage of the fee revenue he or she generates for the Firm. The percentage of commission paid to our professionals may increase if he or she generate over certain revenue thresholds, therefore, your financial professional has incentive to encourage you to buy and sell securities more frequently.

### **Disciplinary History**

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

Yes. For a free and simple search tool to research our firm and our registered representatives' disciplinary actions and history, please go to: [www.investor.gov/CRS](http://www.investor.gov/CRS)

*Questions to consider:*

- *As a financial professional, do you have any disciplinary history?*
- *If so, for what type of conduct?*

### **Additional Information**

If you would like up-to-date information about our firm or to request a copy of the relationship summary, please call our office at 212-970-8868, or email at [info@pcsecurities.us](mailto:info@pcsecurities.us) Address: 60-20 Woodside AVE STE 211, Queens, NY 11377 USA

Additional information can be found on FINRA's broker check link <https://www.brokercheck.finra.org/>

Conversation Starter. Ask your financial professional—

- 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?