



CUSTOMER RELATIONSHIP SUMMARY

October 28, 2025

1. Introduction

Planner Securities, LLC ("the Firm" or "We") is registered broker/dealer with the U.S. Securities and Exchange Commission ([SEC](#)) and is a member of Financial Industry Regulatory Authority ([FINRA](#)) and the Securities Investor Protection Corporation ([SIPC](#)). It is important for you to understand that brokerage fees are different from advisory fees. You may be paying commissions if you have a brokerage account with Planner Securities. You may wish to avail yourself of free and simple tools that are available to you for the purposes of researching our Firm as well as other firms and financial professionals at [investor.gov/CRS](#) which also provides educational material about broker/dealers, investment advisers, and investing in general.

What investment services and advice can you provide me with?

2. Relationships and Services

Planner Securities is a broker dealer that provides self-directed investors with the ability to buy and sell a suite of investment products. Planner Securities **does not** provide investment advice or make recommendations of account types, securities, or investment strategies. Apex Clearing Corporation is the Firm that carries your account.

- The Firm **does not** manage clients' assets.
- The Firm provides clients direct access to the various markets via an online and mobile trading platform. The ultimate decision as to your investment strategy and the purchase or sale of investments will be yours.
- The investment products that we provide to you are stocks, Fixed Income Securities, mutual funds, Exchange Traded Funds ("ETFs"), and other securities or investment strategies such as trading on margin, using options strategies, and Dividend Reinvestment Plans (DRIPs).
- We do not monitor or manage your account. We will make available your account statements online.

Additional Information:	This is a brief summary of our services. For additional information, please refer to: <ul style="list-style-type: none">• Your account agreement• BrokerCheck• Our website• Form CRS FAQ
Conversation Starter:	<ul style="list-style-type: none">• <i>Given my financial situation, should I choose a brokerage service? Why or why not?</i>• <i>How will you choose investments to recommend to me?</i>• <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

What Fees will I pay?

3. Fees, Costs, Conflicts and Standard of Conduct

- **Commissions:** Commissions are transaction-based fees charged by brokers. Your account will be charged commission per transaction. In addition to the commission, you will be charged brokerage fees and other transactional costs that are assessed by our clearing firm. Such additional fees and costs are listed in the periodic reports you receive from our clearing firm. For example, such fees may consist of custodian fees, account maintenance fees, other transactional fees and product-level fees. Please visit our fee schedule at [Planner Securities | Commissions](#).
- **Exchange, Regulatory, and Clearing Fees:** Additional regulatory and exchange fees apply depending on the transaction.
- **Account Maintenance Fees:** The Firm charges maintenance fees depending on the plan that you choose and the trading activity. Base plans range from zero ("0") to \$26 and is billed monthly. You will be charged a higher amount if additional features are selected. Please review plans and associated fees at [Trading advice | Planner Securities | Trading Access](#).
- **Interest and Financial Costs:** We charge margin interest, calculated as a percentage on funds you borrow to purchase securities in a margin account. Please see rate and fees at [Trading guidance | Planner Securities | Margin Rates](#).

- **Description of Other Fees and Costs:**

Underlying Fees Associated With Investments: You will pay management fees (expense ratio) or other charges for ETFs you purchase, which are explained in more detail in the ETF's prospectus. Bonds have mark-ups or mark-downs, which are costs included in the price you pay for the investment. Mutual funds, impose additional ongoing fees and, if applicable, will charge you a fee if you sell your security prior to a certain date (this is known as a "contingent deferred sales charge")

We do charge fees associated with specific activity in your account, such as wire transfer fees, ACH fees, paper statements, and fees for outgoing transfers. Additional Information:	You will pay any applicable 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 on our fees, please visit the Fees page of our website.
Conversation Starter:	<ul style="list-style-type: none"> • <i>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?</i>

What are your legal obligations to me when providing recommendations? How does your firm make money and what conflict of interest do you have?

Standard of Conduct: We do not provide recommendations as your broker dealer. 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 services we provide you. Here are some examples to help you understand what this means.

- The more trades in your brokerage account, the more commission fees you will be charged. We do not conduct proprietary trading.
- We do receive payment for order flow and securities lending from our clearing firm.
- We receive third-party payments, such as 12b-1 fees from mutual fund companies.
- We share interest revenues from our clearing firm on customer credit and margin balances.

Additional Information:	We mitigate potential conflicts of interest by not providing recommendations as to what investment products to purchase, sell or hold. We do not provide investment, financial, legal or tax advice to retail customers.
Conversation Starter:	<ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>

How do your financial professionals make money?

Our financial professionals are paid a fixed base salary and merit-based discretionary bonuses. Certain financial professionals receive a portion of the fee from your purchases and sales of security and fixed income.

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

4. Disciplinary History

Yes. Visit investor.gov/CRS or brokercheck.finra.org/ for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter:	<ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
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5. Additional Information

Should you wish to obtain additional material and services the firm provides, please visit our Web site at www.plannersecurities.com. Should you wish to receive additional information regarding the firm and or its associates, you may reach at (646) 381-7000 or email us at CS@plannersecurities.com.

Conversation Starter:	<ul style="list-style-type: none"> • <i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?</i> • <i>Who can I talk to if I have concerns about how this person is treating me?</i>
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