

Titan Securities Client Relationship Summary

Titan Securities (“Titan”) is registered with the Securities and Exchange Commission (“SEC”) as both a broker-dealer and an investment advisor. Titan Securities is also a member of FINRA, SIPC and MSRB. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This Client Relationship Summary provides details about our brokerage and advisory services, fees, and other important information.

Free and simple tools are available for investors to research firms and financial professionals at Investor.gov/CRS. Here, you can also find educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Titan offers both brokerage and investment advisory services to retail investors.

Our **brokerage services** include buying and selling securities and recommending investments to retail investors at your direction and providing you with investment recommendations at your request. As a broker-dealer, we can recommend investment strategies and securities and place securities transactions for you, including buying and selling securities that can be held in accounts with our clearing firm (brokerage accounts), AXOS Clearing, LLC, or held in accounts directly with the issuer (directly held accounts) or third-party custodian. We offer a comprehensive suite of retirement plans, equity securities, mutual fund shares, corporate debt securities, certificates of deposit, municipal securities, U.S. government securities, options contracts on securities, variable life insurance and variable annuities and private placements including other alternative securities. Unless agreed to separately in writing, we do not monitor your brokerage account and you make the ultimate decision regarding the purchase or sale of your investments.

Our **advisory services** include our asset allocation services using mutual funds and exchange traded funds (ETFs) and managed portfolios from third-party investment managers. Depending on which program you select, our asset allocation services are either “non- discretionary” or “discretionary”—meaning that either we will recommend investments to you and you will make the ultimate decision regarding the purchase or sale of investments (non-discretionary), or we will make the ultimate investment decisions at our discretion (discretionary). The third-party managers we make available to you will invest your account on a discretionary basis using mutual funds, ETFs, and other securities. You must meet certain investment minimums or criteria to open an advisory account.

Brokerage Services	Investment Advisory Services
<p><u>Account Monitoring</u></p> <p>Unless we separately agree in writing, we do not monitor your brokerage account and you make the ultimate decision regarding the purchase or sale of your investments.</p>	<p><u>Account Monitoring</u></p> <p>Our advisory services are offered where either a third-party manager or we will monitor your advisory account and investments as part of your standard services. You must meet certain investment minimums or criteria to open an advisory account.</p>
<p><u>Investment Authority</u></p> <p>Our brokerage services are offered on a non-discretionary basis which means that we will recommend investments to you and you will make the ultimate decision regarding the purchase or sale of the investments.</p>	<p><u>Investment Authority</u></p> <p>Titan offers our asset management fee accounts on both a discretionary and non-discretionary basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. With non-discretionary asset management, we provide investment recommendations but require your approval to proceed. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.</p>
<p><u>Scope of Investment Offerings</u></p> <p>We offer full-service and self-directed brokerage services to retail investors, including buying and selling securities and</p>	<p><u>Scope of Investment Offerings</u></p> <p>While we can advise on any investment asset, our investment recommendations are primarily related to investments in mutual</p>

offering securities recommendations.	funds, variable annuities, exchange traded funds and individual debt and/or equities.
<u>Account Minimums and Other Requirements</u> We do not impose account value minimums.	<u>Account Minimums and Other Requirements</u> As a condition for starting and maintaining a relationship, we generally impose a minimum portfolio size of \$25,000 which we may waive at our discretion.
Our Obligations to You. We must abide by certain laws and regulations in our interactions with you.	
<ul style="list-style-type: none"> We must act in your best interest and not place our interests ahead of yours when we recommend an investment or an investment strategy involving securities. When we provide any service to you, we must treat you fairly and comply with a number of specific obligations. Unless we agree otherwise, we are not required to monitor your portfolio or investments on an ongoing basis. Our interests can conflict with your interests. When we provide recommendations, we must eliminate these conflicts or tell you about them and in some cases reduce them. 	<ul style="list-style-type: none"> We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them.
Additional information. We encourage you to seek out additional information.	
<ul style="list-style-type: none"> For additional information about our brokers and services, visit Investor.gov or BrokerCheck (BrokerCheck.Finra.org), our website Titansecurities.com, and your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on Investor.gov, or on our website Titansecurities.com and any brochure supplement your financial professional provides. 	

Here are some questions you can ask to start a conversation with your financial professional:

- **Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

Brokerage Account Fees	Advisory Account Fees
<p>Principal Fees and Costs: The principal fees you will pay include transaction fees, product related fees, and account fees. These fees are charged in connection with a transaction or are on-going fees. Please refer to the prospectus, account agreements, fee schedules, trade confirmation or offering document for more information about fees and expenses you will pay.</p> <p>Transaction Fees: When you buy or sell individual securities, such as stocks, bonds, or exchange traded funds (ETFs), you will pay us a commission, at the time of the transaction, which is an amount in addition to the amount of your investment. Similarly, when you buy certain securities products, such as</p>	<p>For asset management, we charge a tiered ongoing asset-based fee in advance, at the end of each quarter. The fee is charged as a percentage of your assets that we manage. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.</p> <p>For stand-alone consulting services, we charge an hourly or fixed fee. Hourly rates for consultations range from \$100 to \$500 per hour. Our services also include the selection of other advisers, advisory fees charged by other advisers are separate from our advisory fees. Assets managed by such advisers will be included in our tiered ongoing asset-based fee for asset</p>

mutual funds, 529 plans and unit investment trusts, you will pay a commission or sales load, which is subtracted from your investment amount at the time of purchase.

Product Fees: For many securities products, including mutual funds, 529 plans, ETFs, unit investment trusts, variable annuities, variable life insurance, and private placements including alternative securities, there are on-going fees (such as management fees, operating expenses, or mortality and expense charges) built into the cost of the product that you pay indirectly to the product issuer. The product issuer in turn often pays us part of these fees as an on-going commission, such as a “12b-1 fee”. For variable annuities and variable insurance products, the product issuer generally pays us a commission based on deposits into your annuity or insurance product. Securities products may also charge you direct fees based on actions you take, such as deferred sales charges and redemption fees.

Account Fees: For brokerage accounts and certain directly held accounts, you will pay an annual account fee and fees for services you select (such as wire transfers or account termination). These fees are deducted directly from your account.

From a cost perspective, you may prefer a transaction-based fee if you do not trade often or if you plan to buy and hold investments for longer periods of time.

management described above.

Other Fees and Costs:

Some investments, such as mutual funds, impose additional fees that will reduce the value of your investments over time. Those fees may include mutual fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.

Additional information. We encourage you to seek out additional information

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. More detailed information about our fees and costs are included in your account agreement and our Form ADV Part 2A (Item 5).

Here are some questions you can ask to start a conversation with your financial professional:

- **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 OR WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we provide you with a recommendation as your broker-dealer or act as your investment adviser, 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.

- **Revenue Sharing:** Certain managers and sponsors (or their affiliates) share the revenue they earn when you invest in certain of their investment products (primarily mutual funds and variable annuities) with us. As such, we have an incentive to recommend (or to invest your assets in) products of sponsors and managers that share their revenue with us, over other products of sponsors or managers that do not share their revenue, or who share less.
- **Third-Party Payments:** We receive payments from third party product sponsors and managers (or their affiliates) when we recommend or sell certain products. As such, we have an incentive to recommend (or to invest your assets in) products of third-parties that pay us over products of third parties that do not pay us, or pay us less.

- **Proprietary Products:** We earn higher fees, compensation, and other benefits when you invest in a product by one sponsor that is under the same ownership or control as our broker-dealer. As such, we have an incentive to recommend or to invest your assets in our proprietary product over third-party products.
- **Private Placements:** Private placements pay a higher commission than other products. Therefore, your registered representative has a conflict of interest to recommend a product that pays a higher compensation. While private placements may be in your best interests for some portion of your investment portfolio, you should not allocate all of your investment funds to any such program. Moreover, while we will ask about your income, other assets and investments as part of our compliance obligations, we are not preparing a financial plan for you.

These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A, Item 5.

Here is a question you can ask to start a conversation with your financial professional:

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

HOW DO FINANCIAL PROFESSIONALS MAKE MONEY?

- Registered representatives of our broker-dealer receive a commission every time you buy or sell an investment. Each representative has a commission schedule. Please ask your representative to discuss, in detail, their commission schedule.

In some cases, product issuers or sponsors provide our registered representatives with business entertainment, expense reimbursement for travel associated with educational or other business meetings, financial assistance in covering the cost of marketing expenses and sales events, and business courtesies, such as branded merchandise. We place reasonable limits on customary gifts and entertainment that our registered representatives may accept. However, the receipt of such gifts, entertainment or payment is a conflict of interest, as the financial professional may be more likely to recommend those products or services that offer these forms of compensation.

- Investment advisor representatives of our Advisor receive a quarterly fee based upon your account's market value. The fee will increase as your account value increases and decreases if your account value decreases. Managed accounts are not charged any commissions, so the investment advisor representative only receives the quarterly fee.

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

Yes, we have legal and disciplinary events. You can visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals. For additional information about our brokers and services, visit <https://brokercheck.finra.org/>, our web site Titansecurities.com or you may call us at 972-980-5920 where you can request additional information.

Here are some questions you can ask to start a conversation with your financial professional:

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

For additional information about Titan Securities or to request a copy of this relationship summary please visit Titansecurities.com. You may also call 972-980-5920 to request up to date information or a copy of this relationship summary. For additional information about our brokers and services, visit [Investor.gov](https://investor.gov) or BrokerCheck (BrokerCheck.Finra.org), our website Titansecurities.com, and your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on Investor.gov, or on our website and any brochure supplement your financial professional provides.

To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, <https://www.finra.org/investors/file-complaint>. If you have a problem with your investments, account or financial professional, contact us in writing or at 972-980-5920.

Here are some questions you can ask to start a conversation with your financial professional:

- **Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**