



## CIM Securities, LLC

### *Customer Relationship Summary*

CIM Securities, LLC (herein referred to as “CIM”, “Us”, “Our”, “We”) is a broker-dealer registered with the United States Securities and Exchange Commission (SEC) and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). As a broker-dealer, CIM and our Investment Professionals offer brokerage services. Brokerage and investment advisory services, and the fees associated, differ and it’s important that you understand the differences. Free and simple tools are available to you to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisors, and investing.

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

CIM offers private placement transactions where shares of or other investments in a particular company are purchased directly from the company (“issuer”). We also offer brokerage account services through our relationship with a clearing firm, [Hilltop Securities](#) (“Hilltop”). We have a contract with Hilltop to handle our trade execution and settlement. Hilltop is also responsible for holding your securities for safekeeping (known as “custody”). Our Investment Professionals generally provide access to a range of investment products, such as stocks, bonds, government securities, mutual funds, unit investment trusts (UITs), exchange-traded funds (ETFs), and annuities. The Firm has no minimum account size requirements, but the range of investment options available to you may be limited depending on your investment size, your personal suitability and other such qualifications. We encourage you to ask your Investment Professional if any investment limitations or account requirements apply to you. We do not exercise discretion, meaning, we typically provide recommendations to you on specific investments, but you make the final investment decision for your account. We also don’t monitor your brokerage account investments for you, unless stated otherwise in writing.

Additional Information can be found in our “Regulation Best Interest Disclosure Brochure”, or visit our website at: <https://www.cimsecurities.com/>.

Conversation Starters – Ask your Investment 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?**

If investing in private placements, the compensation is paid to CIM by the issuer, and no additional fees are added to your investment. For more information, you should refer to your offering memorandum for the private placement you invest in. We charge a transaction-based fee (also referred to as a commission) every time you buy or sell an investment in your brokerage account. The amount you pay as a transaction-based fee varies according to the particular investment and amount invested. We collect these fees each time a transaction takes place, which in turn, creates an incentive for us to encourage you to trade more often. If applicable to your brokerage account, you may also be charged other fees in addition to brokerage commissions, including fees for custody, execution, redemption fees, wire transfer fees, account closing fees, transaction costs and other service provider fees. **You will pay fees and incur 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.**

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Conversation Starters – Ask your Investment 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? How else does your firm make money and what conflicts of interest do you have?”

In addition to the fees previously stated, CIM may also receive a small percentage of fees charged to your brokerage account per a revenue sharing agreement with the clearing firm. *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 between 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.*

- Investment recommendations are limited to only products for which CIM has contracts or selling agreements with. Comparable products at another firm may have lower costs or fees
- Your Investment Professional may offer a product to you that may cost more and, therefore, you will be charged more
- More transactions in your brokerage account equates to more commissions generated and paid by you

Conversation Starters – Ask your Investment Professional:

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

Additional Information can be found in our “Regulation Best Interest Disclosure Brochure”.

## How do your Investment Professionals make money?

The majority of the compensation CIM receives is passed along to your Investment Professional. Our Investment Professionals are compensated based on the products they sell and therefore can earn higher commissions by recommending certain products. Investment Professionals may also be issued warrants on certain private placements.

## Do you or your Investment Professionals have legal or disciplinary history?

Yes. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research CIM and our Investment Professionals.

Conversation Starters – Ask your Investment Professional:

*“As an investment professional, do you have any disciplinary history? For what type of conduct?”*

## Additional Information

You can find additional information about our services and request a copy of the current relationship summary or the Regulation BI disclosure statement by visiting [www.cimsecurities.com](http://www.cimsecurities.com) or emailing Jim Holt at [jholt@cimsecurities.com](mailto:jholt@cimsecurities.com).

Conversation Starters – Ask your Investment 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?”*