

## **ALBERT SECURITIES, LLC**

### **Relationship Summary**

#### **Item 1. Introduction**

April 29, 2021

##### ***What is Albert Securities, LLC (“Albert Securities”)?***

Albert Securities is a member of the Financial Industry Regulatory Authority, Inc (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”) and is registered with the Securities and Exchange Commission (“SEC”). There are other types of financial service professionals that provide different services and fees and it is important that you understand the differences. The SEC provides free educational materials about investment advisors, brokerage services and investing and offers simple tools to help you to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS).

#### **Item 2. Relationships and Services**

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

We maintain a mobile application that allows you to open a self-directed brokerage account. Albert Securities offers a limited selection of investments. The investments offered are primarily US exchange listed equities and ETFs. Other firms may be able to provide a wider range of choices, including some that may have a lower cost.

Albert Securities does not offer investment advisory services. Albert Securities does not choose or recommend investments for our customers and we do not have the authority to manage your Albert Securities account on a discretionary basis. Albert Securities only offers self-directed brokerage services and all investment decisions are made by you.

We do not currently have minimum or maximum account balance requirements.

You can check our licenses and disciplinary history of our firm and our professionals at [brokercheck.finra.org](http://brokercheck.finra.org).

For more information regarding all of our services, text us at 639-37 from your registered phone number.

##### ***Conversation Starters:***

*Given my financial situation, should I choose brokerage 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?*

#### **Item 3. Fees, Costs, Conflicts, and Standard of Conduct**

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

Because Albert Securities is integrated with Albert Genius, you pay one monthly fee for usage of Albert Genius and access to Albert Securities. You choose to pay what you think is fair for Albert Genius, with a current minimum monthly fee of \$4.00. In general, Albert Genius customers pay a monthly fee that ranges from \$4.00-\$14.00.

We do not charge commissions for trades.

You can find more information on fees at <https://albert.com/terms/investing/disclosure-library/commissions-and-fees> or text us at 639-37 from your registered phone number.

##### ***Conversation Starters:***

*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?***

We do not provide recommendations as your broker-dealer. At the same time, the way we make money could create conflicts of interest. You should understand these conflicts because they can affect the services we provide to you.

Examples of potential conflicts of interest include:

**Proprietary Products:** We may sell investments that are issued, sponsored, or managed by us or our affiliates. In particular, if you have granted discretionary trading authorization to Albert Investments, our affiliate registered investment adviser, we will execute securities transactions in your account as Albert Investment may require.

**Third-Party Payments:** We do not receive compensation from third parties to promote, offer or sell any specific securities or investments. Our financial professionals do not receive more money if you buy certain investments.

**Revenue Sharing:** Our clearing firm shares with us interest revenues on the cash balance in your account, and the payments they receive from trade execution venues when they send your orders to these venues for execution.

**Principal Trading:** We do not buy investments from you, and sell investments to you, from our own accounts (called “*acting as principal*”), so we have no incentive to encourage you to trade with us.

**Fractional Shares:** We facilitate transactions in fractional shares that are less than one full share. We have an incentive to encourage you to buy these shares as they are not transferable and therefore encourage you to remain as a client.

You can find more information on fees at <https://albert.com/terms/investing/disclosure-library/commissions-and-fees> or text us at 639-37 from your registered phone number.

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

Your financial professional receives total compensation consisting of a base salary and variable compensation. Total compensation takes into account market rate for the role and expertise as well as overall revenue, new assets, retained assets, and contributions to our culture and business strength. Payment of incentive compensation and firm profit creates a conflict of interest for your financial professional.

#### **Item 4. Disciplinary History**

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

You can check our licenses and disciplinary history of our firm and our professionals at [brokercheck.finra.org](http://brokercheck.finra.org) or visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool.

***Conversation Starters:***

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

#### **Item 5. Additional Information**

***How do I find additional information about Albert Securities?***

Call (844) 891-9309 for up-to-date information about us and to request a copy of our Account Management Agreement. You can also visit us at [www.albert.com/](http://www.albert.com/) or text us at 639-37 from your registered phone number.

***Conversation Starters:***

*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?*