

**Client Relationship Summary**  
**CJS Securities, Inc.**  
**June 30, 2020**

CJS Securities, Inc. ("CJS") is registered with the Securities and Exchange Commission and FINRA as a broker-dealer and is a member of SIPC. While CJS does not offer investment advisory services, brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

This document is a summary of the services and fees we offer to retail investors which are natural persons who seeks or receives securities services primarily for personal, family, or household purposes. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing and [brokercheck.finra.org](http://brokercheck.finra.org) which provides pertinent facts including disciplinary history about member firms and individual registered representatives in addition there are no transactional minimums or limits for our services.

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

We make recommendations and execute the sale of restricted and control securities in reliance of Rule 144. These securities are exempt from registration and buyers must meet specific requirements prescribed in rule 144/144A to participate in the transaction. Please refer to the customer agreement for details and limitations. We also can act as an agent for unsolicited open market purchases at the customer's request. As part of our standard service we will not monitor your investments.

***Key Questions to Ask Your Financial 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?**

As an investor you are subject to the commissions when you instruct us to execute trades. As a customer you are charged fees on a per transaction basis and therefore the firm may have an incentive to encourage you to participate in transactions. All fees and costs are pre-determined at the time you instruct us to execute trades on your behalf.

The principal fees and costs associated with engaging our firm for brokerage services include: Commissions on a per share basis and charges on a per transaction basis in our brokerage accounts.

The more trades you place and/or the more shares we execute for you, the more commission we charge thus, we might have an incentive to encourage more trading.

In addition to our principal fees and costs, there are other fees/costs related to our brokerage services that include: SEC Fees; account maintenance fees, interest charges on margin, security transfer fees, wire transfer and electronic fund fees.

***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.***

***Key Questions to Ask 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? How else does your firm make money and what conflicts of interest do you have?**

***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 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.***

- Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and/or the scope of the engagement.
- Our brokerage services cover a limited selection of investments. Other firms could provide a wider range of choices, some of which may have lower costs.

***Key Question to Ask Your Financial Professional***

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

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

The financial professional servicing your account are compensated by salary and may receive an annual bonus based on their overall performance.

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

Yes. Disclosures for our firm or our financial professionals can be found by going to [Investor.gov/CRS](http://Investor.gov/CRS).

***Key Questions to Ask Your Financial Professional***

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

You can find additional information about our brokerage services and request a copy of the relationship summary at 914-287-7600 or by emailing [compliance@cjs-securities.com](mailto:compliance@cjs-securities.com).

***Key Questions to 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?**