

## **Alight Financial Solutions, LLC**

### **Form CRS Customer Relationship Summary**

This Customer Relationship Summary is being provided to help you better understand the services available to you. We are a Broker Dealer registered with the Securities and Exchange Commission, FINRA, and are also a member of SIPC. Brokerage and Investment Advisory services and fees are different, and you should carefully consider which types of accounts are right for you. Free and simple tools are available to you at [Investor.com/CRS](https://investor.com/CRS) or at [brokercheck.finra.org](https://brokercheck.finra.org) to research firms.

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

We offer limited brokerage services to retail investors, including buying and selling securities. We do not provide investment advisory services or advice. Our principal services to retail investors are IRA and Retail Accounts. Our services are limited to securities available through our clearing firms, Pershing, LLC, and Apex Clearing Corporation. We make no investment recommendations, do not offer investment monitoring, and have no investment authority over your account. There is no fee minimum to open an account.

**For additional information**, please see [alightfinancialsolutions.com](https://alightfinancialsolutions.com), or [alightfs.com](https://alightfs.com)

**Conversation Starters.** 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?** If you open a brokerage account, you will pay us a transaction-based fee every time you buy or sell an investment. A retail investor will be charged more when there are more trades in your account, so we may be incentivized for you to trade more often. There are other fees that will be charged to your account, such as account opening fees, account closing fees, statement delivery fees, and annual maintenance 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.**

**For additional information**, please see [alightfinancialsolutions.com/fees](https://alightfinancialsolutions.com/fees) or [alightfs.com/fees](https://alightfs.com/fees)

**Conversation Starter.** 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?***

We *do not* provide recommendations. 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.

**Examples of Ways We Make Money and Conflicts of Interest:**

**Revenue Sharing:** Investments where the manager or sponsor of those investments or another third party (such as an intermediary) shares with you revenue it earns on those investments.

**Conversation Starter.** Ask your financial professional—

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

**For additional information,** please see [alightfinancialsolutions.com/combined\\_disclosure](https://alightfinancialsolutions.com/combined_disclosure)

***How do your financial professionals make money?*** All of our financial professionals are salary-based employees. They do not make any recommendations, and do not make any commissions.

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

**Yes,** some of our financial professionals have legal or disciplinary history. Our firm also has disciplinary history.

Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional—

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

***For additional information about our services***

If you would like additional, up-to-date information or a copy of this disclosure, please call 1-800-890-3200 or 866-415-3383. **Conversation Starter.** 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?