

SUBSCRIBE

Client Relationship Summary

Client Relationship Summary

IN EFFECT: JANUARY 1, 2019

LAST UPDATED: JULY 2, 2025

Introduction

SAF Financial Securities LLC is registered with the Securities and Exchange Commission and FINRA as a broker-dealer and is a member of SIPC. We are affiliated with SAF Advisors LLC, an investment advisory firm. 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 seek or receive 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](https://investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing and brokercheck.finra.org which provides pertinent facts including disciplinary history about member firms and individual registered representatives.

What investment services and advice can you provide me?

We make recommendations and execute the sale of private placement securities, tax shelters and act as a syndicate selling group participant. There may be a minimum investment for the private placement & registered offerings. Please refer to the offering memorandum for specific limitations. We are not obligated to monitor 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, reimbursements and management costs of any offering. All of these fees are outlined within the offering memorandum. As a retail investor you are charged fees on a per transaction basis and therefore the firm may have an incentive to encourage an investor to participate in transactions. All fees and costs are disclosed within the offering materials for each offering.

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;

- *Dual Registration:* Persons providing advice on behalf of our firm may be dually registered as both a registered representative of our broker dealer, as well as an investment advisor representative of our affiliated registered investment adviser. These individuals receive compensation in connection with the purchase and sale of securities or other investment products. Compensation earned is separate and in addition to advisory fees or broker dealer fees depending on the capacity that the individual is acting. This practice presents a conflict of interest since these individuals have an incentive to recommend investment products based on the compensation received rather than solely based on your needs.
- *Limited Investment Offerings:* Our brokerage services and recommendations cover a limited selection of investments. Other firms could provide a wider range of choices, some of which may have lower costs.

Key Questions to Ask Your Financial Professional

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

For additional information on our conflicts of interest, please see the disclosure on our website.

How do our financial professionals make money?

Our company and the financial professional registered with it, receive commissions for the execution of sales in private placements, non-traded real estate investment trust & RICS. The compensation structure for every offering may be different. For information regarding a specific offering please refer to the offering memorandum.

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

No. Disclosures for our firm or our financial professionals can be found by going to [Investor.gov/CRS](https://www.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 by using the Contact Us form on the website.

Key Questions to Ask 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?