

**CIG Securities, Inc.**  
**Form CRS - Client Relationship Summary**  
**June, 2020**

***Introduction***

CIG Securities is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC).

Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer brokerage services to retail investors including buying and selling of securities. You may select investments or we may offer recommendations on a limited menu of products/investments for your account, but the ultimate decision regarding the purchase or sale of investments will be yours.

We can offer you additional services to assist you in developing and executing your investment strategy and monitoring the performance of your account but you might pay more. We will deliver account statements to you each quarter in paper form or electronically. There are no minimum requirements to open or maintain an account.

**For additional information**, please see the CIG Customer Agreement and/or your custodian's New Account Form.

**CONVERSATION STARTER:** 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?***

The fee you pay is based on the specific transaction and not the value of your account. With Stocks or Exchange-Traded Funds, this fee is usually a separate commission. With other investments, such as Bonds, this fee might be part of the price you pay for the investment (called a “mark-up” or “mark down”). With Mutual Funds, this fee (typically called a “load”) reduces the value of your investment.

Some investments (such as Mutual Funds and Variable Annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment.

The amount you pay will depend, for example, on how much you buy or sell, what type of investment you buy or sell, and what kind of account you have with us. The more transactions in your account, the more fees we charge you. We therefore have an incentive to encourage you to engage in transactions.

We charge you additional fees, such as custodian fees, account maintenance fees, and account inactivity 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 CIG Securities' Schedule of Brokerage Fees and Commission Schedule.

**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?***

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:

We have an incentive to offer or recommend certain investments, such as Mutual Funds and Variable Annuities, because the manager or sponsor of those investments shares with us 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 the CIG Customer Agreement and/or your custodian's New Account Form.

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

Our financial professionals are compensated based on the amount of client assets they service and the revenue the Firm earns from their recommendations.

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

Yes we have legal and disciplinary events. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm 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?*

### ***Additional Information***

For additional information about our services, visit BrokerCheck ([BrokerCheck.Finra.org](http://BrokerCheck.Finra.org)), our web site ([cigcapitaladvisors.com](http://cigcapitaladvisors.com)), and your account agreement. If you would like additional, up-to-date information or a copy of this disclosure, please call (248) 827-1010.

**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?*