

INTRODUCTION

Insigneo Securities, LLC (“Insigneo” or “We” or “Our”) is a Miami based broker-dealer registered with United States Securities and Exchange Commission (SEC). Insigneo is a member of FINRA and the Securities Investors Protection Corporation (SIPC).

Brokerage and advisory services and fees differ in many ways and it’s important for you to understand these differences. Insigneo has an affiliated broker-dealer, Insigneo International Financial Services, LLC and an affiliated registered investment adviser, Insigneo Advisory Services, LLC. To obtain a copy of the Form CRS for these affiliates along with additional important information visit [insigneo.com/disclosures](https://www.insigneo.com/disclosures). Free and simple tools are available to research firms and financial professionals at, investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our retail brokerage services include the buying and selling of securities and investment products. These include stocks, bonds, mutual funds, and much more. We offer the following types of relationships:

Insigneo Services				
Type of Account/Relationship	Buy Securities	Sell Securities	Securities Recommendations	Account Monitoring
Traditional Brokerage	Yes	Yes	Yes	No
Introduced Brokerage	Yes	Yes	No	No

When you establish an account directly with Insigneo or through a registered representative of Insigneo Securities, LLC, you are establishing a traditional brokerage account relationship and have access to recommendations provided by your registered representative. Insigneo also establishes accounts for retail customers which are introduced to us by third-party financial services firms, including U.S. and foreign broker-dealers and investment advisers. For these types of accounts which are introduced by a third-party, Insigneo will NOT provide recommendations to you. It is important to note that regardless of the account type, Insigneo **will not** monitor your account. There is no minimum amount required to invest through Insigneo, but we may offer some investment options which require a minimum investment.

For additional information on products and services provided, please refer to www.insigneo.com

Ask your Financial Professional (if applicable)

- *Given my financial situation, should I choose 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 and what do these qualifications mean?*

WHAT FEES WILL I PAY?

When you invest through Insigneo, you will usually pay a transaction-based fee, generally referred to as a commission every time you buy or sell an investment. For some types of products such as Mutual Funds, this fee is referred to as a sales charge or sales load and reduces the value of your investment. In addition, other types of securities such as bonds are charged a similar fee known as a “markup” or “markdown” and will typically be part of the price you pay for an investment.

In addition, certain investments may also impose additional costs and fees that will reduce the value of your investment over time. It is important that you review the investment prospectus, private placement memorandum, or similar offering materials, when available, for additional investment-specific information. You may also be charged certain account fees and charges related to transaction costs or the servicing of your account. These include things like wire transfers and account maintenance. 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 more detailed information on costs and fees, please visit www.insigneo.com/pdf/General_Disclosure_Reg_BI.pdf

Ask your Financial Professional (if applicable)

- *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. Some examples include:

Proprietary Products: Proprietary products are investments that are issued, sponsored, or managed by us or our affiliates. We offer proprietary products which may result in additional compensation for us or our affiliates which can create an incentive to recommend proprietary products over other types of investments.

Third-Party Payments: Certain third parties pay us additional compensation to cover things like the costs of marketing, this creates an incentive for us to recommend these over other types of securities.

Revenue Sharing: Certain third parties, such as mutual fund sponsors, may share revenue with us that they receive when you purchase an investment. This also creates an incentive for us to recommend products that pay us more.

Principal Trading: At times we may buy or sell certain securities from you directly from our own accounts. This may result in additional compensation and in such cases creates an incentive to recommend such investments to you. We may also be active in the same markets at the same time and have an incentive to maximize our own returns.

For additional information on these and other conflicts, visit: www.insigneo.com/pdf/General_Disclosure_Reg_BI.pdf

Ask your Financial Professional (if applicable)

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

For a traditional brokerage account, our financial professionals receive a percentage of the selling compensation described above and may receive continued payments depending on the investment known as “trails”. In addition, financial professionals may receive reimbursement for certain types of expenses, travel, and entertainment and may also receive certain hiring incentives such as a bonus or forgivable loans which may or may not be contingent on a minimum level of production. Varying sales compensation can mean a financial professional has incentive to engage in more transactions or recommend securities that will result in the highest compensation.

For more information on types of compensation, visit: www.insigneo.com/pdf/General_Disclosure_Reg_BI.pdf

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, for a free and simple search tool to research more information on disciplinary history of both Insigneo and your financial professional please visit: www.investor.gov/CRS

Ask your Financial Professional (if applicable)

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

For additional information about your brokerage services or to request an up-to-date copy of the client relationship summary, please visit www.insigneo.com/pdf/Client_Relationship_Summary_Reg_BI.pdf or call (305) 373-9000.

Ask your Financial Professional (if applicable)

- Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?