

RELATIONSHIP SUMMARY

INTRODUCTION

Insigneo International Financial Services, LLC ("IIFS", "we" or "us") is a broker-dealer registered with the U.S. Securities and Exchange Commission ("SEC"), and a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investor Protection Corporation ("SIPC").

Brokerage and advisory services and fees differ in many ways and it's important for you to understand these differences. IIFS has an affiliated broker-dealer, Insigneo Securities, 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. 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 as well as additional services. These include stocks, bonds, options, exchange-traded funds ("ETFs"), mutual funds, margin and non-purpose loans, structured products, private placements, variable life insurance or annuities, and certificates of deposits and much more. We make recommendations for you to buy, sell or hold securities, but you make the ultimate investment decisions for your account. We do not provide ongoing monitoring of your account as a service. Your brokerage account has no specific account requirements, such as a minimum account size or investment amount. Ask your financial professional for more details. IIFS has no material limitations on the type of products we can recommend.

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?

IIFS charges a transaction-based fee each time you buy or sell an investment, and the amount you pay varies according to the particular investment and amount invested. For investments in stocks, options, mutual funds and ETFs, the transaction-based fee is charged separately and is often referred to as a "commission" or "load." For investments in bonds, the fee is typically included as part of the price you pay for the investment and is known as a "mark-up" or "mark-down". 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 as well as costs and fees charged by third parties.

The more investment transactions ("trades") you make, the more transaction-based fees we earn. This gives us an incentive to encourage you to trade more often. 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/IIFS_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. Here are some examples to help you understand what this means:

Proprietary Products: We sometimes recommend investment and lending products (including purpose and non-purpose loans) that are issued, sponsored or managed by us or our affiliates. We and our affiliates receive varying levels of compensation in connection with these proprietary products. This compensation gives us, and if shared with your financial professional, gives him or her, an incentive to recommend proprietary products to you over non-proprietary products.

Third-Party Payments: We and our affiliates receive compensation from some investment products, such as mutual funds, and their sponsors in connection with investments you make in those products. In addition, we receive fees from investment products and their sponsors for providing certain services related to those products, such as distribution, administrative and shareholder services. Third-party payments give us an incentive to recommend investment products for which we receive these payments.

Revenue Sharing: We and our affiliates receive revenue sharing payments from some investment product sponsors. Revenue sharing payments compensate us for administrative and other services provided for these products (such as some mutual funds).

Principal Trading: We sometimes effect transactions for your account on a “riskless principal” basis. This means that we buy from, or sell securities to, you from our own account but only after we have received an offsetting order to sell or buy the same securities. You generally pay or receive a mark-up or mark-down in a riskless principal transaction, which gives us an incentive to engage in such transactions and to buy securities from you at the lowest possible price and sell securities to you at the highest possible price.

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

Our financial professionals typically receive variable forms of compensation (a bonus and/or incentive compensation) and, in certain locations, may also earn a salary. The amount of variable compensation is based on factors such as the size of the total annual revenue attributed to the financial professional, the performance of our business, the fees or commissions that you pay for our services, and the growth in revenue or assets under management. Varying sales and other types of compensation can mean a financial professional has incentive to engage in more transactions or recommend securities or services that will result in the highest compensation.

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

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

Yes, for more information on disciplinary history of both IIFS 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 or a copy of the client relationship summary, please visit: www.insigneo.com/pdf/IIFS_General_Disclosure_Reg_BI.pdf or call us at 1-787-756-4998 (TTY 1-787-766-3670), available from Monday through Friday from 8:30 a.m. to 4:30 p.m. Eastern Time.

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?