

INTRODUCTION

Insigneo Securities, LLC (“Insigneo” or “We” or “Our”) is a broker-dealer registered with United States Securities and Exchange Commission (SEC). Insigneo is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). Insigneo has an affiliated SEC registered investment adviser, Insigneo Advisory Services, LLC (“IAS”). Insigneo and IAS are under common control and ownership.

Brokerage and advisory services and fees differ in many ways, and it is important for you to understand these differences. To obtain a copy of the affiliates’ Form CRS along with additional important information, visit insigneo.com/disclosures. Free and simple tools are available to research firms and investment 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 you are establishing a traditional brokerage account relationship and have access to recommendations provided by your Investment Professional. 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 and recommend certain investments which require a minimum investment amount.

For additional information on products and services provided, please also refer to insigneo.com/disclosures.

Ask your Investment 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 a security. 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 factored into the price you pay for the security.

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 prospectus, factsheets, private placement memorandum, or similar offering materials, when available, for other costs, benefits and risks associated with the investment. You may also be charged certain account fees and charges related to transaction costs or the servicing of your account. These include fees associated with 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 [ISEC - Reg-BI General Disclosure](#).

Ask your Investment 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 product sponsors and third parties pay us to market their products to you, and in return, they may assist us with sponsoring our conferences and events. In addition, they may also provide allowances for marketing and due diligence costs. These payments create conflicts because the incentives can influence us to favor the products of the sponsoring organizations. We maintain procedures designed to mitigate these conflicts.

Revenue Sharing: Certain third parties, such as mutual fund sponsors, may share revenue with us that they receive when you purchase their product. This also creates an incentive for us to recommend products offered by these sponsors over others that do not share revenue with us.

Riskless Principal Trading: When we transact fixed income securities on your behalf, we may buy or sell the security directly from you from our own account, rather than act as your agent to buy or sell the security from a third party. If we sell a security at a price higher than what we paid for it, we will earn a markup. Conversely, if we buy a security from you at a price lower than what we sell it for, we will earn a markdown. We do not make a market in any securities or hold any inventory of securities in our own accounts.

For additional information on these and other conflicts, visit: [ISEC - Reg-BI General Disclosure](#)

Ask your Investment Professional (if applicable)

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

HOW DO YOUR INVESTMENT PROFESSIONALS MAKE MONEY?

For a traditional brokerage account, our investment professionals receive a percentage of the selling compensation of the transactions placed in your account, as described above, and may also receive ongoing payments from third parties and sponsors, which are commonly known as “trails.” In addition, investment professionals may receive reimbursement for certain types of expenses, travel, and entertainment and may also receive certain hiring incentives when they first join Insigneo such as bonuses or forgivable loans which may or may not be contingent on a minimum level of production. Varying sales compensation can mean our investment 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: [ISEC - Reg-BI General Disclosure](#).

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

Yes, both the Firm and our Investment Professionals have disciplinary history. To research more information on disciplinary history of both Insigneo and your Investment Professional please visit: www.investor.gov/CRS.

Ask your Investment Professional (if applicable)

- As an Investment 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 [ISEC - Reg-BI Client Relationship Summary](#) or call (305) 373-9000.

Ask your Investment 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?

APPENDIX

The purpose of this Appendix is to inform you of any material changes made to the Form CRS since the previous version, dated December 2024. There have been no material changes since the last update. However, the Firm did initiate certain minor updates throughout the document as well as update its conflicts of interest disclosure associated with Third Party Payments. The Firm also noted that it only engages in Riskless Principal Trading.