



Client Relationship Summary (Form CRS)

Working with Courtlandt and Making Informed Decisions

Updated as of January 11, 2022

Introduction

Founded in 2006, Courtlandt Securities Corporation (“Courtlandt”) is a licensed Broker-Dealer, member of FINRA and SIPC and registered with the Securities and Exchange Commission (“SEC”). Courtlandt acts primarily as a selling agent for Sponsors and Issuers of general securities, insurance and annuity products to include alternative investments in private offerings.

The SEC’s investment education website, [Investor.gov/CRS](https://investor.gov/CRS), is a free and simple tool to find more information on firms and their financial professionals. It provides educational materials about Broker-Dealers, Investment Advisers, and investing. Brokerage and investment advisory services and fees differ, and you need to understand these differences.

What investment services and advice can you provide me?

Products include Mutual Funds, Annuities, Life Insurance, and Private Placements such as Delaware Statutory Trusts (“DSTs”) among others. We accept and process direct application purchase orders. All transactions are sent to the investment product Sponsor or Issuer which processes our applications, confirms, records, and settles them. The product Sponsors and Issuers also maintain our client accounts, grants access to, and delivers funds and securities. Courtlandt does not hold your cash, investment funds or securities. Courtlandt provides brokerage services including investment recommendations to both retail and institutional investors.

Monitoring: We do not offer or agree to provide monitoring in our brokerage accounts. If you desire to have your account monitored, ask your financial professional about investment advisory services. Property management services are offered through third-party providers. This service is often very limited and only available in certain specific geographic locations. We do not provide monitoring of our third-party asset managers. Written Financial plans are provided on a one-time basis for a fee and do not include ongoing advice.

Investment Authority: We make recommendations to buy, sell or hold securities and real estate, but you make the ultimate decision and whether to follow our recommendation. A financial professional’s ability to make recommendations is also limited to the Licenses they hold. Licensing information is available on FINRA’s website at <http://brokercheck.finra.org>. Direct real estate is typically a self-managed asset, not to be confused with DSTs, which are managed on your behalf and but are securities.

Investment Offering Our firm offers many quality products and services, but we do not make every product and service available. We do not seek to offer products that are necessarily the least expensive. A financial professional’s ability to offer individual products and services depends on his/her licensing. Our real estate brokerage is currently limited to the state of California. Real estate brokerage in other states, will be referred to third-party firms offering access to those markets. We do not have access to every state nor make available every asset type. Commission and fees will vary by sponsor and product and may be negotiable.

Account Minimums and Other Requirements: There is no minimum to establish an account with us. Minimums are established by the investment sponsor or issuer, which are disclosed at the time of selection. Minimums vary by company and you may request a reduction in the minimum investment amount. There is no minimum to establish a relationship with us. When purchasing direct real estate, down payments (minimums) are determined by purchase amount, performance, asset type and ultimately by the lender in order to qualify for a mortgage.

Conversation Starter:

- 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 license, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

It's important to know how Broker-dealers and Registered Investment Advisers get compensated. Broker-dealers typically deal in transaction-based compensation and earn commissions. Registered Investment Advisers often work on asset-based fees, earning a percentage of all your assets under management, regardless of whether you complete a transaction. Courtlandt does not offer Advisory Accounts and offers only Brokerage Services.

Courtlandt uses a transaction-based compensation method and receives commissions for its services. This means that you will be charged a "commission" on each transaction, regardless of how long you hold the investment/s. Each product and or customer may have a different commission rate, and we'll discuss that with you when you're deciding to invest. Commissions will be paid by the Sponsor or Issuer, and we will never ask you for commissions separately. Courtlandt representatives may also receive non-cash compensation in the form of travel and expense reimbursement, which is paid by product Sponsors or Issuers.

You will pay fees and costs whether you make or lose money on your investment. Fees and costs will reduce any amount of money on your investments over time. Please make sure you understand what fees and costs you are paying. There is an inherent conflict of interest when dealing in commission based products. To mitigate this risk, you should understand the costs you are paying, the investment's appropriateness to your goals and objectives and the value you may receive. Sharing your goals and circumstances with your financial professional may accomplish this.

Conversation Starter:

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

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. Courtlandt may be affiliated with a Sponsor or Issuer of products we offer. We do not make every product and service available to our clients. We may not offer products that are necessarily the least expensive for our clients.

How do your financial professionals make money?

We earn revenue primarily through commissions. We also earn revenue through marketing and due diligence expense reimbursements that are paid by the product Sponsors and Issuers of the products we offer. These costs may be passed through to you as an investor thus reducing the amount you invest.

Conversation Starter:

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

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

Yes. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

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

Obtaining Additional Information

To learn more about Courtlandt, please visit our website: www.courtlandtgroup.com. Alternatively, you may contact us at 800-994-7094 or email us at info@courtlandtgroup.com to obtain additional information about our brokerage services, receive up to date investment and product information, and request a copy of our relationship summary.

Conversation Starter:

- 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?"

"Thank you for your interest in learning more about Courtlandt."