



# Client Relationship Summary (Form CRS)

Working with Courtlandt and Making Informed Decisions

Updated as of June 1, 2022



## Overview

Founded in 1995 by Michael Cruz, Courtlandt Securities Corporation (“Courtlandt”) is a licensed Broker-Dealer. Courtlandt acts primarily as a selling agent for Sponsors and Issuers of general securities and insurance products to include alternative investments in private offerings.

Courtlandt Securities Corporation  
Member FINRA & SIPC  
CRD#:137356

## Education Tools Available

The SEC’s investment education website, [Investor.gov/CRS](https://www.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.

## Products & Services Courtlandt Provides

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 investment funds or securities. Courtlandt services retail and institutional clients.

## Conversation Starter:

1. Given my financial situation, should I choose a brokerage service? Why or why not?
2. How will you choose investments to recommend to me?
3. What is your relevant experience, including your license, education, and other qualifications?  
What do these qualifications mean?

## Fees and Costs to Expect

It’s important to know that Broker-dealers and Registered Investment Advisers get compensated. Broker-dealers gravitate toward transaction-based compensation (such as trade 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.

You will pay fees and/or costs (usually called “commissions”) whether you make or lose money on your investment/s. These are deducted from your total invested amount and will reduce any amount of money you make on your investment/s over time. Please make sure you understand what fees and costs you are paying, including flat rates or percentages.

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 the Sponsor of the product/s.

#### **Conversation Starter:**

1. Help me understand how these fees and costs might affect my investments. If I invest \$250,000, or \$500,000 or even \$1,000,000 in a security, how much will go to fees and cost, and how much will be invested for me?

#### **Conflicts of Interest and Legal Obligations**

When we provide you with a recommendation, we must act in your best interest and not put our interest ahead of yours. At the same time, we are obligated to disclose any potential conflicts of interest and (if present) put policies in place to ensure we are putting the customer's interest first, despite any conflicts that may exist. Courtlandt is not affiliated with any of the Sponsors or Issuers of products that we offer. You should understand and ask us about these conflicts because they affect the recommendations we provide you.

#### **Conversation Starter:**

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

#### **Legal & Disciplinary History**

Courtlandt operates under two primary regulators, FINRA (Financial Regulatory Authority) and the SEC (Securities Exchange Commission). Neither of these bodies have disciplined Courtlandt. Further, we have not been disciplined by any state regulatory agency, foreign financial regulatory authority or commodities or other securities exchange.

For more information visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### **Conversation Starter:**

1. 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](http://www.courtlandtgroup.com). Alternatively, you may contact us at **800-994-7094** or email us at [info@courtlandtgroup.com](mailto:info@courtlandtgroup.com).

**On behalf of Courtlandt and its employees, thank you for choosing us.**