

**Transitional Broker LLC (Limited Liability Company),
Form CRS Customer Relationship Summary 3/8/2024**

Transitional Broker LLC, (“TB”) is a United States Securities and Exchange Commission (“SEC”) registered investment advisor, an SEC registered broker-dealer, and a Financial Regulatory Authority (“FINRA”) registered broker-dealer. Fee and simple tools are available to research firms and financial professionals (“FP”) at <https://www.investor.gov/CRS>, which also provides educational material about broker-dealers and investing.

What investment services and advice can you provide me?

Brokerage Services

We offer brokerage services through Registered Representatives (“RR”). Brokerage services include accounts and services offered directly with product companies such as insurance and mutual fund companies. Our brokerage services include:

- Taking customer orders and executing transactions based on customer instructions
- Providing investor education, research, financial tools and personalized information about financial products and services, including recommendations about whether to buy, sell or hold variable products and mutual funds.
- When TB acts as your broker-dealer, TB and its RR’s do not have discretion to buy and sell securities for you. In other words, TB will only place transactions in direct product company accounts upon approval from you. You will make individual buy, sell, and hold decisions in your direct product company account.
- The direct product company account, TB and its RR’s do not provide ongoing monitoring of customers' accounts.
- TB does not require a minimum amount to open a direct product company account.

Key questions to ask your financial professional about our brokerage services:

- Given my financial situation, should I choose a direct product company account? 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? What do these qualifications mean?

What fee will I pay?

Fees for Brokerage services:

- Depending on what you buy or sell, you may pay commissions, sales charges, and/or administration fees. The investments within your non-ERISA plan also may have ongoing expenses such as distribution and/or services fee (12b-1 fees), trail and renewal commissions that reduce your investment returns.
- We and our RRs get paid when you trade or invest based on our recommendations. We are paid each time you make a new investment in your account. We also pay our RRs most of the transaction-based payments, usually called commissions, incentivize us and your RR to encourage you to purchase additional investments that result in additional revenue for our Firm and your RR. When you purchase products, such as certain mutual funds, 529 plans and variable insurance products, the sponsor company will pay a commission to us. Although you do not pay this commission directly, the sponsor factors this commission into the product's fees and costs. In this way, you indirectly pay the commission out of the value of your investments.
- TB also offers annuity products. TB and its RRs may have a financial incentive to offer a contract that includes optional benefit features, which may entail additional fees in addition to the base fee associated with the contract. TB may also encourage contract owners to select investment options with relatively higher fees or may offer you a new contract in place of the one you already have.

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.

Key questions to ask your financial professional about brokerage fees:

- 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?
- What are your legal obligations to me when providing recommendations as my broker-dealer?
- How else does your firm make money and what conflicts of interest do you have?

What are your legal obligations to me when acting as my broker dealer? How else does your firm make money and what conflicts of interest do you have?

- When we provide you with a recommendation as your broker-dealer, we must 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 and investment advice, we provide you with.
- TB receives compensation from third parties relating to investments you make in certain products, including mutual funds and annuities, which may create a conflict of interest as it creates an incentive for TB to offer or recommend certain investment products.
- TB and its RRs may receive compensation due to specific investment recommendations made to you. This compensation varies depending upon the type of investment. As examples, TB and/or its RRs may receive commissions on certain investments or may receive trailing fees (i.e., fees paid to TB and/or its RR after the initial investment is made). The amount of compensation received could create a conflict of interest. More specific information regarding the compensation paid in connection with any specific investment will be provided by our RR, if applicable, at the time the investment is made.

Key questions to ask your financial professional about conflicts:

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

How do your financial professionals make money?

- TB's RRs are compensated by receiving a percentage of the commissions tied to the investment products you purchase
- TB's RRs may receive non-cash compensation if they meet certain revenue thresholds, such as vacations and other incentives.
- Receiving a portion of the brokerage fees you pay and receiving non-cash compensation upon certain thresholds being met, creates an incentive for them to encourage you to increase your investment account size.
- In addition, TB's RRs may receive marketing costs from sponsors, sponsorships to attend conferences or events, and covered expenses for certain training.
- This may incentivize TB's RRs to recommend products offered by these sponsors. Your RR is legally required to act in your best interest and not put his or her interests ahead of your own. We have systems in place to mitigate conflicts of interest that arise from how your RR makes money.

Do you or your financial professional have a legal or disciplinary history?

No, TB does not have a disclosed legal history. Yes, some of TBs' RR also have legal and/or disciplinary history.

Investors may visit <https://www.investor.gov/crs> for a free and simple search tool to research TB and its RRs.

Key questions to ask your financial professional about disciplinary history:

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

Additional Information

You can find additional information and a copy of the firm's Form CRS at www.transitionalbroker.com. To request up-to-date information and/or obtain a copy of the Form CRS, please contact TB at 801-855-8886.

Key questions to ask your financial professional about contacts and complaints:

- Who is my primary contact person? Is he or she a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?