



Client Relationship Summary

September 19, 2023

Parsonex Securities, Inc. is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This Client Relationship Summary provides details about our brokerage services, fees, and other important information.

Free and simple tools are available for investors to research firms and financial professionals at investor.gov/CRS. Here, you can also find educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Parsonex Securities, Inc. conducts the following broker/dealer business: mutual funds, 529 college savings plans and variable annuities.

- Monitoring. The Firm does not monitor accounts. Please contact your Representative with any issues or changes you may want to make to your accounts.
- Investment Authority. There is no discretionary authority over customer accounts. Investors make the ultimate decision regarding the purchase or sale of investments.
- Limited Investment Offerings. The Firm does not have proprietary products. Offerings are listed above.
- Account Minimums and Other Requirements. Account size minimums or investment amount limitations may be different for every product. This type of information will be clearly specified in a product’s prospectus.

Conversation Starters – Ask your financial professional these questions to learn more:

- **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 licenses, education, and other qualifications? What do these qualifications mean?**

For additional information, please contact your Registered Representative or call 303.662.8700, to request information.

What fees will I pay?

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?**

Fee schedules are based on purchase amounts and products used. Larger purchases may decrease fees incurred based on product and purchase amount. Mutual Funds, Variable Annuities and 529 plans may incur additional ongoing expenses, such as internal management fees, which will decrease the value of your investments over time. Variable annuities include additional fees based on optional features and benefits as well as surrender sales charges if sold within a certain time period. See product prospectus for fees and breakpoints for each individual product. **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 additional information, please contact your Registered Representative or call 303.662.8700, to request information.

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.

The firm may receive payments from a third-party when you invest in certain products. These payments represent additional compensation to us, or compensate us for ongoing support activities we perform on behalf of third parties, such as product servicing or recordkeeping. This results in a financial incentive to recommend products that provide additional compensation to us over those that pay lesser amounts or none at all. Such payments may also affect which products we make available.

Conversation Starter –

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

For additional information, please contact your Registered Representative or call 303.662.8700, to request information.

How do your financial professionals make money?

Parsonex Securities, Inc. and its financial professionals may be compensated through fixed salaries or revenue earned by the Firm through commission-based transaction based on direct product sales that are limited to variable annuities, 529 college savings plans and mutual funds.

For additional information, please contact your Registered Representative or call 303.662.8700, to request information.

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

Yes, while Parsonex Securities, Inc does not have legal or disciplinary disclosures some of our financial professionals and affiliates do. You can view the firm's and representative's history through FINRA's Broker Check (brokercheck.finra.org).

You can also visit investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Conversation Starter –

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

Conversation Starter –

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

Your registered representative of our firm is your primary contact for your investment accounts. You can contact the firm's compliance department via phone or regular mail if you have any concerns with how your representative may be treating you.

For additional information about Parsonex Securities, Inc. or to request a copy of this relationship summary please call 303.662.8700.
