



FORM CUSTOMER RELATIONSHIP SUMMARY

SCF Securities, Inc. ("SCFS") (FINRA CRD#: 47275/SEC#: 8-51760) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.

QUESTION	ANSWER
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What investment services and advice can you provide me?	<p>SCFS offers brokerage and direct application services to retail investors. Depending on account type, SCFS offers the following investment vehicles, corporate equity securities, corporate debt securities, mutual funds, U S. government securities, municipal securities, variable life insurance or annuities, oil and gas interests, options, tax shelters, limited partnerships and private placements. SCFS does not offer proprietary products and does not maintain a preferred product list. Not all products are suitable for all investors. Please read prospectuses, subscription agreements or other required product disclosures prior to investing. All investments contain risk including the entire loss of principal. SCFS Registered Representatives may make investment recommendations on a solicited basis or you may ask your Representative to purchase an investment for you on an unsolicited basis. SCFS Registered Representatives may not act with discretion in your account and must discuss any investment decisions with you in advance. As such, you, the retail investor, makes the ultimate decision regarding the purchase or sale of investments. SCFS does not impose account minimum requirements. However, product sponsors may impose account minimums at their discretion and other limitations mandated by securities regulators. SCFS Registered Representatives may agree, but are not required to, monitor your account on a periodic basis for the purposes of making buy, sell or hold recommendations.</p> <p>For additional information, please visit https://www.investor.gov/CRS and https://www.sec.gov/regulation-best-interest</p> <p>Conversation Starters: Ask your financial professional—</p> <ol style="list-style-type: none">Given my financial situation, should I choose a brokerage service?<ol style="list-style-type: none">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?<ol style="list-style-type: none">What do these qualifications mean?
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What fees will I pay?	<p>As mentioned in the previous section, SCFS offers many different types of investments, which have varying fee structures and costs. The most common fees include, but are not limited to, 12b-1 fees and front and back end mutual fund sales loads, mortality & expense, rider fees and commissions on variable products, ticket charges and commissions on equity trades, annual brokerage account fees, selling commissions, manager fees, marketing allowance fees on non-traditional products such as limited partnerships and other alternative investments. You will pay fees and costs whether you make or lose money on your investments. Please keep in mind that most, if not all, fees and expenses will affect the overall performance of your investment. Please make sure you understand what fees and costs you are paying by always asking your Financial Professional for specific information on fees and expenses related to the investment recommendation. In addition, always review the related prospectus, private placement memorandum or subscription agreements for more information on fees and expenses. In addition, fees and commissions that are passed through as compensation to your Financial Professional, such as, but not limited to, 12-b1 fees, commissions and ticket charges, create a conflict of interest as they may incentivize your Financial Professional to recommend an investment on which he/she earns a higher payout than less expensive investment alternatives or to encourage you to trade in your brokerage account more often.</p> <p>Conversation Starter. Ask your financial professional—</p> <ol style="list-style-type: none">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?
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What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of	<p>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, the way SCFS and its Financial Professionals make money create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations, we provide you. So, please take the time to talk with your Financial Professional and ask about these conflicts. Here are some examples of how we are compensated to help you understand what this means. SCFS and its Financial Professionals earn commissions when you purchase a product from us or when we make trades in your brokerage account. These commissions create a conflict in that your Financial Professional may be incentivized to offer a product</p>
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interest do you have?

that pays more commissions than a similar product that meets your investment needs. In addition, your Financial Professional may be incentivized to make unnecessary buy or sell trades in your brokerage account in order to generate commissions. SCFS is also compensated via money market 12b-1 and no transaction fee revenue sharing agreements with our clearing firm, which may incentive your Financial Professional to place you in a more expensive money market fund when a less expensive class is available.

Conversation Starter. Ask your financial professional—

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

For additional information, please see additional disclosures located here:

https://www.scfsecurities.com/assets/compliance/SCFS_Form_COI_CRS_060120-100.pdf

How do your financial professionals make money?

SCFS Financial Professionals make money by earning commissions from sales of investment or annuity products recommended to customers or by placing trades in a customer’s brokerage account. Commissions vary by product. Financial Professionals will earn additional compensation in the form of 12b-1 fees paid by mutual fund companies and/or trail commissions earned on Variable Annuity products. Some investment companies offer Financial Professionals non-cash compensation which is used to offset expenses or other business-related costs. All these forms of compensation create conflicts of interest in that they may incentive your Financial Professional to recommend a product that pays more commission than others or to recommend products from an investment company that provides non-cash compensation to the Financial Professional.

Do your financial professionals have legal or disciplinary history?

SCFS currently does not have any legal or disciplinary history. However, some SCFS Financial Professionals do have financial, legal or disciplinary history. To research your Financial Professionals disciplinary history, if any, please ask your Financial Professional for his/her Central Registration Depository (CRD) number and visit the Financial Industry Regulatory Authority (FINRA) BrokerCheck website at <https://brokercheck.finra.org/>. Simply enter your Financial Professional’s name or CRD number where indicated. You may also research SCFS’s legal or disciplinary history by entering our CRD number, which is 47275. You may also visit the U.S. Securities and Exchange Commission (“SEC”) Investor site at investor.gov/CRS for additional information and educational resources.

Conversation Starter. Ask your financial professional—

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

Additional Information

For additional information about our services,

If you would like additional, up-to-date information or a copy of this disclosure, please call 800.955.2517 and ask for the Compliance Department or send an email to Compliance@scfinc.com.

Conversation Starter. Ask your financial professional—

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