### INTRODUCTION

Tradier Brokerage Inc. 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.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer brokerage services to retail investors, including buying and selling securities.

Tradier Brokerage does not provide any recommendations or investment advice. Tradier is an online fully disclosed introducing brokerage firm that offers self-directed brokerage services to retail investors. We offer customers the ability to buy and sell equities, options, ETF's and other brokerage products in an individual, joint, IRA or Entity accounts with cash, margin and/or options. We do not review the performance of your account and your trades should be based on your risk tolerances and investment objectives identified in your account application. Our employees are registered representatives for the purposes of providing customer service and trading support. Our employees are not investment advisors and therefore, do not offer any investment advice.

- We do not offer account monitoring services.
- We do not offer not held orders.
- We do not offer for sale or purchase proprietary products.
- Tradier Brokerage does not require any minimum to open a domestic account. There are account minimum requirements for certain margin and options strategies.

For additional information, on Tradier's products and services, please see [https://brokerage.tradier.com/support](https://brokerage.tradier.com/support).

**Conversation Starters.** Ask your financial professional—

- 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?

### WHAT FEES WILL I PAY?

The fees you may pay, are for brokerage executions associated with individual transactions or flat rate monthly subscription fees. These fees or commissions may vary depending on the products you trade or the quantiles of your transactions.

You may also pay Regulatory, Exchange and clearing firm fees that are passed through to the client. These fees may be in addition to execution fees or commissions charged.

Further, you can incur additional fees in the form of margin interest, if you have a margin account and borrow on margin or borrow stock for short sales.

You may also pay fees associated with back-office processing, such as check and wire fees. Please see Tradier’s fee schedule for more detailed information. [https://brokerage.tradier.com/pricing](https://brokerage.tradier.com/pricing)

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.

**Conversation Starter.** Ask your financial professional—

- 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?

### WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS?

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 affect
the recommendations, we provide you. Here are some examples to help you understand what
this means.

Notwithstanding the above required language, we do not provide recommendations. We make money
by charging a commission or monthly trading fee. If you trade on margin, we earn a portion of the margin
interest charged to you for your debit balance. If you keep cash, we receive interest on free cash in your
account. Additionally, please note that a majority indirect owner of our clearing firm is a minority indirect
owner of Tradier Brokerage. As a result, conflicts of interest can occur. We believe that because Tradier
Brokerage regularly reviews the quality of the services provided by our clearing firm, combined with the
non-controlling nature of the minority indirect ownership stated above, actual conflicts of interest can be
avoided.

Here are some examples to help you understand what this means of a potential conflict of interest.

Tradier Brokerage receives payment for order flow (PFOF) for equity and option transactions routed via
Apex Clearing. We do not directly route or send orders to specific exchanges or market makers. Our
clearing firm manages the order routing process and we share in the payment from the clearing firm.
The amount of payment varies based on security type, routing destination, and order type. The clearing
firm maintains relationships with the venues reflected within the 606 report. As a result, conflicts of
interest can occur, if more order flow (i.e., more trades) are generated resulting in earning more PFOF for
the FIRM. For additional information, please see our Order Routing Disclosure

Conversation Starter. Ask your financial professional

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

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Tradier Brokerage employees are compensated by salary and potential bonuses at the firm’s discretion.
Employee salaries and bonuses are based on company and employee job performance. Employees are not
compensation based on customer assets, number of executions, commission or performance of the
customer accounts.

**DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes, certain representatives have disciplinary history. Our firm does not believe the type of infraction affects
our firm’s ability to provide honest and ethical brokerage services.

- Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial
  professionals. For additional information about our registered representatives and services, visit
  Investor.gov/CRS, and BrokerCheck (BrokerCheck.Finra.org).

- To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor assistance
  line at (800) 732-0330. Call 301-590-6500 to report a problem to FINRA.

Conversation Starter. Ask your financial professional—

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

**ADDITIONAL INFORMATION**

If you would like additional about our services and up-to-date information or a copy of this Customer
Relationship Disclosure, please contact Tradier Brokerage at service@tradierbrokerage.com or call us at
980-272-3880.

Conversation Starter. Ask your financial professional—

- 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?