

# Customer Relationship Summary

Helping you make an informed decision

Form CRS

 TC2000<sup>®</sup>

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## Introduction

TC2000 Brokerage, Inc. (“TCB”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer and is also a member of FINRA and SIPC. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Terms to know

- A **broker-dealer** is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission.
- An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

## What investment services and advice can you provide me?

We provide brokerage services to retail investors. You may buy and sell equities, ETF’s, options and mutual funds, but are responsible for making your own investment decisions. We do not provide investment recommendations or monitor accounts. Most clients trade online using the TC2000 software platform. We do not offer all types of securities, but limit investment choices to exchange traded products and mutual funds. There is no minimum account size for opening an account; however, if you don’t fund the account within 60 days, the account will be closed.

Additional information about our services is available on our website.



**Conversation Starter:** Questions you may wish to ask our customer support team.

- 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?

You will pay transactional fees based on specific transactions, not based on gains, losses or the value of your account. Exchange traded securities are charged per trade and are based on your commission schedule, Mutual Funds are charged a maximum of \$14.95 per transaction. The current commission schedule as well as margin interest rates can be found at [TC2000.com/brokerage/commissions](https://TC2000.com/brokerage/commissions). You will be charged more when there are more trades in your account, and we, therefore, have an incentive to encourage you to trade often. With other investments, such as bonds, this fee might be part of the price you pay for the investment (called a “mark-up” or “mark down”).

You may be offered discounted commissions, and/or an alternate commission schedule based on trade or share/contract volume. We reserve the right to negotiate fees. Any negotiated fees will be agreed upon in writing. All commissions are listed on the trade confirmation. You should contact us promptly, no later than 30 days, of a discrepancy in fees charged.

Aside from the fees we charge you for each transaction, you may have to pay other direct or indirect fees related to brokerage services. Direct fees include custodial fees and account maintenance fees (including IRA fees), margin interest, markups and markdowns; redemption fees; wire fees; transfer fees; etc. Direct fees will be shown on your trade confirmation and/or brokerage account statement. Indirect fees include internal expenses charged by mutual funds and ETF’s (including 12b-1 fees and annual fund operating expenses).

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:** Questions you may wish to ask our customer support team.

- 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?**

We *do not* provide recommendations. 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 services we provide you.

Here are some examples to help you understand what this means.

Our primary revenue source is brokerage transactions. Therefore, we have an incentive to encourage you to transfer assets to TCB. This may include a recommendation to rollover your retirement plan.

We have a revenue sharing agreement with the clearing firm that holds your account and receive a portion of interest paid to you in your cash credit balance; and a portion of the margin interest paid on debit balances. Therefore, we have an incentive to encourage cash and margin balances.

TCB is affiliated with TC2000 Software Company, a software company that charges both subscription and data fees. It is not necessary to have a software subscription to have a TCB brokerage account, but most clients do.

**How else does your firm make money and what conflicts of interest do you have?**



**Conversation Starter:** Questions you may wish to ask our customer support team.

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

**How do your financial professionals make money?**

Our financial professionals are paid a salary and are not compensated based on the amount of client accounts, assets or products sold. Employee bonuses may be paid based on other factors.

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

No. 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:** Questions you may wish to ask our customer support team.

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

**Additional Information**

Additional information, including our most recent Relationship Summary, is available at our website at [tc2000.com](https://tc2000.com). In addition, you can always call us at 1-800-508-9150 or email [support@tc2000brokerage.com](mailto:support@tc2000brokerage.com)



**Conversation Starter:** Questions you may wish to ask our customer support team.

- Who is my primary contact person?
- Is she or he 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?