



Form CRS, Relationship Summary, November 1, 2020

Introduction

World Choice Securities, Inc., is a Securities and Exchange Commission (SEC) Registered Broker-Dealer and state registered Investment Advisor, is also a member of the Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (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, which also provides educational materials about broker-dealers, investment advisers, and investing. Many investment and insurance products offered are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank, and are subject to investment risks, including possible loss of the principal amount invested.

Relationships and Services *“What investment services and advice can you provide me?”*

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Depending on your needs and investment objectives, we can provide you with services in a brokerage account, investment advisory account, or both at the same time. This document gives you a summary of the types of services we provide and how you pay for these services. Please ask us for more information. There are also some suggested questions throughout this Summary.

In our brokerage and investment advisory services, we offer and recommend a wide range of investments including but not limited to: mutual funds, stocks, bonds, exchange traded funds (ETFs), options, fixed income securities, certificates of deposit (CDs), unit investment trusts (UITs), structured notes, variable and fixed annuities, and variable life insurance, including investments or other products we provide or manage, as well as services from unaffiliated third-parties. We do not offer or recommend proprietary products, or products with third-party compensation arrangements outside of established and published commissions and fees. We expect to receive compensation from third parties in connection with services we offer, including, asset management and cash sweep options. We have no requirements or account minimums to open or maintain an account or establish a relationship but some of the investments you may purchase have minimum investment requirements. The companies that custody your account assets will deliver account statements to you at least quarterly in paper or electronically. Our accounts and services fall into two types of relationships or categories, Broker-Dealer Services and Investment Adviser Services.

<p align="center">Broker-Dealer Services - Brokerage Accounts</p>	<p align="center">Investment Adviser Services - Advisory Accounts</p>
<p>- If you open a brokerage account, you may pay a transaction-based fee, generally referred to as commission, each time you buy or sell a security.</p>	<p>- If you open an advisory account, you will pay a periodic asset based, hourly or flat fee for services. The fee is specified in your advisory agreement.</p>
<p>-We may recommend, or you may select investments for your account, but the decision to purchase or sell investments will be yours. We may monitor your brokerage account and investments whether recommended by us or not. This means that you are responsible for reviewing your account to make sure your</p>	<p>- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (“discretionary account”) or we may give advice and you decide what investments to buy and sell (“non-discretionary account”). If discretionary, we will discuss your investment goals and design with</p>

<p>investment mix is appropriate for you and for deciding whether to follow our investment recommendations.</p> <ul style="list-style-type: none"> - We offer a wide selection of investments. Other firms could offer a wider range of choices, some of which might have lower costs. 	<p>you a strategy to achieve your goals and offer advice on an ongoing basis. We will report results in your portfolio at least quarterly. Non-discretionary accounts are handled just like transaction based accounts except with the fee structure in place of commissions.</p> <ul style="list-style-type: none"> -Other firms may provide advice on a wider range of choices and/or with lower costs.
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Conversation Starters: "Given my financial situation, should I choose investment advisory services, brokerage services, or both? Why or why not?" "How will you choose investments to recommend?" "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?" "What fees will I pay?"

What Fees Will I Pay?

<p align="center">Broker-Dealer Services - Brokerage Accounts</p>	<p align="center">Investment Adviser Services - Advisory Accounts</p>
<ul style="list-style-type: none"> - <i>Transaction-based fees.</i> You pay a fee each time you buy or sell a security unless waived by your Representative. The fee, or "commission", is based on the transaction and not the value of your account. With stocks or exchange traded funds, this fee is a separate commission. With other investments, such as bonds, this fee might be part of the price you pay for the investment (called "mark-up" or "mark down"). With mutual funds, the fee (called a "load") is separate from the value of your investment. - Some investments (such as mutual funds and variable annuities) include fees that reduce the value of your investment over time (called "internal expenses"). Variable annuities and Mutual Funds without a load include fees on the sale of the investment (called "surrender charges", or "deferred sales charges"). -Our commissions are negotiable. The amount you pay may depend on your activity level, type of investment, and your relationship with your advisor. - Additional fees, such as custodian fees, account maintenance fees, account inactivity fees, and non-standard asset fees may be imposed independently of commissions. - Transaction based fees may give your advisor an incentive to encourage you to engage in more frequent transactions. -You may prefer a transaction-based fee relationship if you do not buy and sell often or plan to buy and hold investments for longer periods of time. 	<ul style="list-style-type: none"> - <i>Asset-based fees.</i> You pay an on-going fee based on the value of your advisory account. - <i>Hourly and flat fees.</i> Are predetermined fixed amounts. Fees paid to our firm may vary based on the type of investments we select on your behalf. Ongoing advisory fees reduce the value of your account unless paid for separately. Third-party advisory accounts we recommend, operate under their own agreement/contract with you the client and we share in the fees they charge. - Some investments used in advisory accounts (such as mutual funds and variable annuities) include fees that reduce the value of your investment over time (called "internal expenses") but will not have sales charges or surrender charges. - Our fees are negotiable. The amount you pay will depend on the services you receive and/or the value of assets in your account. - In addition to your advisor's fee, you will pay a transaction fee when purchasing or selling securities unless using a "wrap fee" program. You will also pay custodial fees for IRA accounts. - The more assets in your advisory account, the greater the fee, therefore, we have an incentive to increase the value your account. - Asset-based fees may cost more than transaction-based fees, but you may prefer continuing advice and/or want someone to make investment decisions for you.

Additional Information: In both brokerage and advisory accounts 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 Starters: “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 in both a brokerage account and an advisory account?”

Our Obligations to You: "What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment advisor?
How else does your firm and financial professionals make money and what conflicts of interest do you have?"

Conversation Starter: “How might your conflicts of interest affect me, and how will you address them?”

<p align="center">Broker-Dealer Services - Brokerage Accounts</p>	<p align="center">Investment Adviser Services - Advisory Accounts</p>
<ul style="list-style-type: none"> - When we provide you with a recommendation, we must act in your best interest and not place our interests 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. - Our interests can conflict with your interests. When we provide recommendations, we must eliminate these conflicts or tell you about them and in some cases reduce them. Following are some examples to help you understand what this means. - We have an incentive to offer or recommend certain investments, such as RBC cash sweep option, because the manager or sponsor of those investments shared with us revenue it earns on those investments. -We can buy fixed income investments from you, and sell fixed income investments to you, from our own accounts (called “acting as principal”). We can earn a profit on these trades (referred to as riskless-principal), as opposed to charging a commission. -Our financial professionals share in the commissions charged on the accounts they service. 	<ul style="list-style-type: none"> - We are held to a fiduciary standard that covers our investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis. - Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them. - We can make extra money by advising you to invest in certain investments, such as RBC cash sweep option. Your financial professional does not receive more money if you utilize these investments. - We can buy investments from you, and sell investments to you, from our own accounts (called “acting as principal”), We do not earn a profit on these trades when made in a fee based account. - Our investment advisor representatives share in the fees charged to manage the accounts they service.

Additional Information- For additional information about our brokers, representatives and services, visit Investor.gov or [BrokerCheck](http://BrokerCheck.finra.org) (BrokerCheck.finra.org) our website (www.worldchoicesecurities.com), and your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on Investor.gov, or on our website and any brochure supplement your financial professional provides. You can also contact us directly (614) 436-0231 to request up-to-date information and request a copy of the relationship summary.

Conversation Starter: “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?”

Do your financial professionals have legal or disciplinary history? Yes, two disclosures on the firm can be found on Broker Check as described above. The events occurred in 2003 and 2005; neither involved a customer complaint.

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

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