

# DOMINION INVESTOR SERVICES, INC. CUSTOMER RELATIONSHIP SUMMARY

## INTRODUCTION

Dominion Investor Services, Inc. ("DOMI") is a general securities broker dealer and a member of FINRA and SIPC. Broker dealers and investment advisors offer different services and it is important for you to take the time to understand these differences. Your financial professional may be able to offer both types of services. If that is the case, you will receive a second Customer Relationship Summary. Free and simple tools to research firms and financial professionals are available at [Investor.gov/CRS](http://Investor.gov/CRS) which also provides educational materials about broker dealers, investment advisors and investing.

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

DOMI and its financial professionals can provide you brokerage services. You should inquire of your financial professional as to what services he or she is licensed to provide. If you choose to hire DOMI and your financial professional to provide these services, DOMI will establish for you one or more accounts.

**Brokerage Services:** If you hire DOMI to provide brokerage services, DOMI provides the following:

- DOMI provides brokerage, execution, clearing, and custody services through its clearing firm, Hilltop Securities;
- Domi also offers securities products that are held with the product sponsors such as mutual funds and variable annuities;
- Upon request, your financial professional may recommend that you buy, sell or hold securities; and
- Upon request, your financial professional will monitor the securities held in your account on a periodic basis (for example, quarterly). This should be a discussion point with your financial professional. Also, it should be noted that monitoring does not necessarily change account performance.

Any investment advice DOMI provides in conjunction with brokerages services will be incidental to DOMI's primary business as a broker-dealer, which is selling, buying and exchanging securities.

It is your responsibility to decide whether or not to follow any recommendation by your financial professional. Neither DOMI nor your financial professional exercises discretion over the assets in your account. DOMI buys, sells and exchanges many kinds of securities, but your financial professional may recommend only those securities he or she is licensed to recommend.

## WHAT FEES WILL I PAY?

The fees that you will pay on a brokerage account are illustrated in the following table. Each of these fees is more fully described below.

Type of Fees	Brokerage Services
Commissions/Mark-ups/Mark-downs	Yes
Mutual Fund Loads and Contingent Deferred Sales Charges	Yes
Mutual Fund 12b-1 Fees	Yes
Mutual Fund Shareholder Fees and Sub-transfer Agent Fees	Yes

**Commissions/Mark-Ups/Mark-Downs:** A commission is the dollar amount DOMI receives each time it buys or sells a security other than a mutual fund or variable annuity when DOMI acts as your agent. These charges are paid from your account. A mark-up is an amount added to the cost of the security for DOMI compensation when purchasing a security for you. A mark-down is the amount deducted from the price of a security for DOMI compensation when it is sold for you. These charges are fully disclosed on your transaction confirmation.

**Loads:** The load is a sales commission charged by the issuing mutual funds or insurance company. These fees are set by the offering company as detailed in the company's prospectus. DOMI will receive a portion of the amount the issuing company charges. These loads reduce the amount of shares you receive when you purchase a fund's shares. These fees are not charged in all cases. Please refer to the company prospectus for details.

**Contingent Deferred Sales Charge:** A percentage of the account value charged by the issuing company for sale of a mutual fund or insurance company product not held for the prescribed period of time. Please refer to the company prospectus for details.

**Other Mutual Fund Fees:** The mutual funds may pay DOMI “shareholder servicing fees” and or “12-1 fees” for providing account services. All of these fees are based upon a percentage of the DOMI client assets invested in the mutual funds. These fees are paid from the mutual fund. These fees reduce the value of your shares.

### **WHAT ARE DOMI’S LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS AS MY BROKER-DEALER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

When we provide you with a recommendation as your broker dealer 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 and investment advice we provide you.

The following are some examples to help you understand what this means.

DOMI and its financial professional have an incentive to buy and sell securities more frequently in order to increase its compensation.

Many broker dealers inventory bonds or stocks for further sales to customers. DOMI does not engage in this practice which reduces potential conflicts. DOMI does execute principal trades and discloses the principal “commission” on your transaction confirmation.

### **HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME AND HOW WILL YOU ADDRESS THIS?**

DOMI makes considerable effort to mitigate material conflicts of interest. DOMI does not create unnecessary conflicts by incenting specific products or specific product types. DOMI registered representatives are paid on the amount of business they do on an average basis over periods of time. DOMI does acknowledge that there is a natural conflict due to the simple fact that if the registered representative does not successfully make a sale then they do not receive compensation.

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

Your financial professional receives a percentage of the revenue he or she generates for DOMI. Revenue may include commissions, loads and 12b-1 fees when your financial professional provides brokerage services. The revenue paid to your financial professional increases if he or she has more business.

Therefore, your financial professional has an incentive to encourage you to buy and sell securities more frequently.

He or she may receive or charge more commissions for certain securities, strategies, products or services due to the time and complexity involved in recommending or providing such securities, strategies, products or services. The charging of different fees in this manner is called “differential compensation.”

Your financial professional also has an incentive to encourage you to move your account from another firm to DOMI or from your retirement plan to DOMI in order to increase his or her own compensation.

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

Yes. Some of our financial professionals have a disciplinary history. You should go to <https://www.investor.gov/crs> for a free and simple search tool to research DOMI and your financial professional.

### **A QUESTION YOU MAY WANT TO ASK YOUR DOMI FINANCIAL PROFESSIONAL:**

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

### **ADDITIONAL INFORMATION**

You can request information and a copy of this Relationship Summary by sending an email to us at [scrisler@domiinvestors.com](mailto:scrisler@domiinvestors.com) or visiting us at 9000 Highway 2147 West, Suite 201, Horseshoe Bay, Texas 78657.

You can also call us at 210-265-8050 or 800-929-5667 to obtain current information and request a Relationship Summary.

### **A QUESTION YOU MAY WANT TO ASK DOMI’S FINANCIAL PROFESSIONAL:**

Who is my primary contact person? Is he or she a representative of the broker-dealer? Who can I talk to if I have concerns about how my financial professional is treating me?