

Legal

Form CRS – Responses to Conversation Starters

Last updated: 11/17/2025

Conversation Starter: *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?*

Response: Architect Securities LLC (“Architect”, “we”, “us”, “our”) currently only provides brokerage services on a self-directed basis (meaning that you make all investment decisions and we do not advise you on whether to open an account at Architect). If you are looking for ongoing investment advice and investment recommendations, then Architect is not for you. If you are interested in opening an account where you direct your own account, make your own investment decisions (e.g., whether to buy or sell a security, open a particular type of account, or engage in any particular investment strategy or service), then consider a self-directed account at Architect. We do not provide investment recommendations in any circumstance. We do not have account minimums to open or maintain a brokerage account; but we do have a minimum account balances in order to be eligible for certain services such as fully paid stock lending and margin. Should you decide to engage our services, you must be comfortable with investing your assets on your own

Conversation Starter: 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?

Response: If you choose to open a brokerage account with Architect with \$10,000 and want to invest in securities, you will pay no commissions on your trades. However, if you choose to use additional services, such as wire transfers or ACATS, those services will be charged at the prevailing rate. Please see our fee schedule for more information on our fees. Additionally, you may pay certain fees charged by third-parties, such as custodians and mutual fund or ETF issuers, including transfer fees, administrative fees and other fees and taxes on brokerage accounts and securities transactions.

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

Response: As discussed in our Form CRS, we earn revenue when you complete a transaction through the receipt of payment for order flow (PFOF), which means we have an incentive to encourage you to make larger investments and trade more frequently. We also indirectly benefit when you open up an account and trade with our affiliate, Architect Financial Derivatives LLC. We address these potential conflicts of interest by ensuring that all accounts are self-directed by our customers. We do not recommend any investments, nor do we recommend any investment strategies. Architect addresses these and any other conflicts that may arise through disclosures such as this. We encourage you to read and familiarize yourself with all disclosures that are relevant to your investment relationship with us, and to contact us at 708-918-4185 or support@architect.co if you would like a copy of any of our disclosures.

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

Response: No. Neither Architect nor its financial professionals have any disciplinary history. As noted in Architect's Form CRS, you can visit <https://Investor.gov/CRS> for a free and simple search tool to research Architect and Architect's financial professionals. Information about Architect can also be found in Architect's BrokerCheck Report on FINRA's BrokerCheck website at <https://brokercheck.finra.org/>.

Conversation Starter: *Who is my primary contact person? Are they 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?*

Response: Because your account is entirely self-directed and our platform is fully-integrated online through the Architect website, you should direct any questions and concerns you may have by our support team at support@architect.co or using the chat function on the Architect website. Architect employees may escalate certain questions or concerns to their supervisor who is qualified to handle the matter.