

Ally Invest Securities ("AIS") Form CRS – Conversation Starters



Given my financial situation, should I choose a brokerage service? Why or why not?

For retail investors who prefer to direct the trading in their accounts by choosing their own investments, we provide self-directed brokerage services through our online and mobile application platforms. We do not make investment recommendations or offer investment advice.

Investments in your AIS account are not protected by the Federal Deposit Insurance Corporation (FDIC). All investments involve assuming the risk of losing the principal invested and, for certain investments, the risk that those losses may exceed the principal invested. The past performance of a security, industry, sector, market, or financial product does not guarantee future results or returns.

How will you choose investments to recommend to me?

As noted above, we do not offer investment recommendations.

What is your relevant experience, including your licenses, education and other qualifications?

What do these qualifications mean?

We are registered as a Broker-Dealer with the Securities and Exchange Commission (SEC) and as a member firm of the Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). Those registrations qualify us to provide brokerage services to retail investors. Because we provide brokerage services exclusively on a self-directed basis, we do not designate retail investors' accounts to be serviced by an individual registered representative.

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?

Transaction	Symbol	Amount	Description	To	
Buy	VMMXX	\$10,000.00	VANGUARD MONEY MARKET RESERVES PRIME MONEY MARKET FUND	N/A	Modify
Commission: (Does not apply for Load Funds)					\$9.95
Estimated Order Total:					\$10,009.95

Reinvest my dividends: **No**
Reinvest my capital gains: **No**
I have read and understood the terms of the prospectus: **Yes**

Place Order

You will see how much you will pay prior to execution.

Here is a hypothetical example of a Mutual Fund order.

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

We maintain relationships with certain third parties, including investment companies and a clearing firm, which are essential to our business. Because we may earn revenue from these relationships, we would like to ensure that you understand how those relationships may conflict with your interests. For example, although we earn revenue from our relationships with certain fund families, those relationships do not impact the availability to AIS customers of mutual funds issued by other fund families. On the other hand, our relationship with a clearing firm may result in the unavailability of certain account features that may be offered by other clearing firms.

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?

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Please call our Customer Service Department at 1-855-880-2559, or email Support@invest.ally.com, if you have any questions or concerns about your account.