

## Ally Invest Securities, LLC Form CRS Customer Relationship Summary



Is a Self-Directed Brokerage account right for you?

### Introduction

Ally Invest Securities LLC (“Ally Invest”, “AIS”, “we”, “our”, or “us”) is 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). Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment adviser, and investing.

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

We offer a broad range of self-directed online non-discretionary brokerage services that provide retail investors the ability to invest in a wide array of investment products which include, but are not limited to, corporate equity securities, fixed income (corporate, agency, treasuries, strips & zeros, Certificate of Deposit (CD), and new issues), over-the-counter/bulletin board equities, exchange traded funds (“ETFs”), securities issued by the United States Government, securities issued by U.S. States and Municipalities, Mutual Funds, and Options (equity and index).

As an AIS retail investor, you have the opportunity to participate in AIS Securities Income Program, and the FDIC Sweep Services Program. Please click on the following links for more information on each program:

Securities Income Program: <https://www.ally.com/invest/self-directed-trading/securities-income-program>

FDIC Sweep: <https://www.ally.com/invest/disclosures/fdic-insured-sweep-program.html>

We provide research and market analysis tools paired with a library of informational articles to help you improve your understanding of strategies and financial markets. However, **we do not offer investment recommendations** to retail investors or accept discretionary authority over retail investor’s accounts. We do not monitor the performance of retail investors’ investments. As an AIS retail investor, you make the ultimate decision regarding the purchase or sale of an investment. For more information on our services, please visit: <https://www.ally.com/invest/self-directed-trading/>

**Conversation Starters:** For answers to the following questions, please see: <https://www.ally.com/resources/pdf/invest/ais-conversation-starters.pdf>

- 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 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.

AIS does not charge a transactional commission for trades in U.S. stocks and exchange traded funds (“ETFs”). However, we charge certain **transaction-based fees** for trades involving the following products:

\* Per Option Contract

\* Fixed Income Products

\* Mutual Funds

\* Per Option Index

\* Certificates of Deposit (CD’s)

\* Low Price securities under \$2/Share

Because trades for certain types of investments described above incur a **transaction-based fee**, you will be charged more when there are more of those trades in your accounts, and we may therefore have an incentive to encourage a retail investor to trade often. As noted above, **we do not provide recommendations or investment advice**. We also charge you fees for account transfers, broker-assisted trades, paper confirmations, IRA Closures, trades in stocks of non-U.S. companies, and for maintaining non-transferable securities in your account. For more detailed information about the fees you will pay, please visit our Website at: <https://www.ally.com/go/invest/commissions-and-fees/>

**Conversation Starter:** For answers to the following questions, please see: <https://www.ally.com/resources/pdf/invest/ais-conversation-starters.pdf>

- 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?

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What are your legal obligations to me when providing recommendations?  
How else does your firm make money and what conflicts of interest do you have?

**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:

- **Revenue Sharing:** We maintain commercial relationships with certain investment companies, including BlackRock, WisdomTree, and GlobalX, from whom we make money. Ally Invest's relationships with certain fund families do not impact the availability to AIS customers of mutual funds issued by other fund families.
- **Third-Party Payments:** We also receive payment from certain market centers and our clearing firm, Apex Clearing Corporation, for order flow. For more information, view our Order Routing and Payment Order Flow Disclosures: <https://www.ally.com/invest/disclosures/order-routing-and-payment-for-order-flow.html>
- **Affiliate:** Our affiliated registered investment adviser, Ally Invest Advisors, Inc., is compensated by retail investors for providing **discretionary** investment advisory services in the form of an annual **asset-based fee**.

**Conversation Starter:** For answers to the following questions, please see: <https://www.ally.com/resources/pdf/invest/ais-conversation-starters.pdf>

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

How does your financial professional make money?

The AIS financial professionals who service your account are compensated on a salaried or hourly basis. Our financial professionals do not receive compensation based upon the number of trades in your account, the dollar amount of the trades in your account, or other sales-based incentive structure.

**Conversation Starters:** For answers to the following questions, please see: <https://www.ally.com/resources/pdf/invest/ais-conversation-starters.pdf>

- **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?**

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

Yes. Please refer to [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research.

Additional Information

For additional information about our services you can visit our Website at [www.ally.com](http://www.ally.com).

Please call our Customer Service Department at 1-855-880-2559, or email [Support@invest.ally.com](mailto:Support@invest.ally.com), if you would like to receive up-to-date information or a printed copy of this Form CRS.