



June 30, 2020

Customer Relationship Summary (Form CRS)

Introduction

Trade-PMR, Inc. (TradePMR) is a Securities and Exchange Commission (SEC) registered broker/dealer and member FINRA/SIPC. Brokerage fees differ and it important for retail investors to understand the differences.

Free and simple tools are available for you Investor.gov/CRS, a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing

What investment services and advice can you provide me?

TradePMR offers brokerage services to retail investors, through brokerage accounts, where you can buy sell and hold securities offered on most major public securities exchanges.

We offer these accounts to the public, through introduction by independently registered investment advisors. We do not offer brokerage accounts directly to the public.

TradePMR does not provide securities transaction recommendations, investment advice or any account/investment monitoring services. Customers of TradePMR are introduced to our firm by their independently hired investment advisors.

TradePMR is not a fiduciary to you or your account and accepts no fiduciary duty. TradePMR does not accept any discretionary authority over your account or your securities holdings. All investment decisions and instructions received by TradePMR come from either you or your independently registered investment advisor (financial advisor). You or your financial advisor make the ultimate decision regarding the purchase or sale of investments in your account.

TradePMR does not offer any proprietary products or principal brokerage services and there is no minimum account size or investment amount to open and service your account.

You can find more detailed information about the fees and services we provide within your Customer Agreement you received when you opened your account. You can also find a copy of the Customer Agreement on our website at www.tradepmr.com, or you can request a copy of your Customer Agreement, at no charge, by making such request in writing to: Trade-PMR, Inc., Attn Compliance Department, 2511 NW 41 Street, Gainesville, FL 32606.

What fees will I pay?

TradePMR charges fees for trade execution services, lending services and account administration services.

Trade execution service fees can be either per transaction (trade ticket) or an asset-based fee, based on the value of your account at the end of a billing period. Customers subscribed to transaction-based execution services will incur more charges the more they trade in their account. Customers who do not trade often in their account, but are subscribed to asset-based pricing, may pay more for execution services than they might have, had they been subscribed to transaction-based pricing. TradePMR does not provide any securities transaction recommendations or advice, so we do not ask you to trade any more or less often.

Lending services are services we offer where you pay interest. Examples are margin accounts or securities-backed lending accounts. When you utilize these services, TradePMR receives a portion of the interest you pay. Any decision to utilize these services is made solely by you or your independent financial advisor.

Conversation corner

Questions you might wish to ask when considering our services:

- Given my financial situation, should I choose a brokerage service? Why or why not?
- How will you choose investments to recommend to me? (TradePMR will not choose or recommend investments for you.)
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Conversation corner

Questions you might wish to ask when considering our services:

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

Other Fees and Costs

Account Administration services are services such as custodial fees, account maintenance fees, fees related to mutual funds or variable annuities you hold in your account, and other fees such as checking account services, inactivity fee, transfer processing fees, wire funds fees, non-sufficient funds fees, overnight delivery fees, termination fees. These fees are incurred by you when or if you access the related services.

Customer Directed Accounts are subject to an Administrative Fee to compensate TradePMR for providing administrative services to you that we do not provide to traditional accounts in our regular course of business (e.g. telephone assisted trading and handling direct service and account support requests, etc.). TradePMR charges this fee monthly until the Account is closed or you appoint an eligible independent financial advisor. The fee is not refundable and is not prorated for partial periods. When an Administrative Fee is assessed, TradePMR does not charge separate fees for Execution Services or Asset-Based Pricing. However, TradePMR will continue to receive 12b-1 fees and Shareholder Service Fees and assess Annual Fees and Service Charges in addition to the Administrative Fee. TradePMR assesses the Administrative Fee 90 days after an Account is identified as Customer Directed Account

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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.

How else does the firm make money and what conflicts of interest do you have?

Standard of Conduct

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.

Examples of Ways We Make Money and Conflicts of Interest

We enter into fixed income agreements with other broker/dealers that share revenue they receive for their services when utilized. We receive payments from mutual fund companies when you own certain shares and/or share classes in those funds (often referred to as 12b-1 fees), to administrate those accounts on behalf of the funds and service your account. We charge vendors for access to our platform, which avails them to the independently registered investment advisors who use our platform to conduct their practice. If you own annuities and we are the broker/dealer of record, we receive "trail" fees from some of the annuity companies, for servicing your account. We also receive event sponsorship payments for vendors and industry service providers that participate in our industry conferences.

How do your financial professional make money?

All employees of TradePMR are paid a salary by the company and are not compensated by commissions. Employees of TradePMR are not paid by account size, trade volume or any other factor related to the revenue generated by your account directly.

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

Yes. To research the background and experience of financial brokers, advisers and firms visit: Investor.gov/CRS or <https://brokercheck.finra.org>

Where can I find additional information?

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Conversation corner

Questions you might wish to ask when considering our services:

- How might your conflicts of interest affect me, and how will you address them?
- What are your legal obligations to me when providing recommendations as my broker-dealer? (TradePMR will not choose or recommend investments for you.)