



December 1, 2023

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 and investment advisory services and fees differ. It is important that you understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides 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, including trade execution and lending services. Trade execution services include buying and selling securities for your account. Lending services include purchasing securities on credit, commonly known as a margin purchase. TradePMR does not provide securities transaction recommendations, investment advice or any account/investment monitoring services. Customers of TradePMR are introduced to our firm by independent investment advisors that you hire to manage your account.

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 and does not have a limited menu of products or types of investments. 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 the 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?

Trade execution service fees can be either per transaction (trade ticket), an asset-based fee based on a percentage of the value of your account at the end of a billing period, or a flat rate fee. If you pay transaction-based fees, you will incur more charges the more you trade in your account. If you pay asset-based fees, the fee will be a percentage of the value of your account at the end of a billing period regardless of how often you trade. If you pay a flat rate fee, the fee will be billed monthly or quarterly in arrears and will not exceed \$300/year. 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 for which 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 on your behalf.

You will incur account administration fees, such as custodial fees, account maintenance fees, and other fees such as checking account services, inactivity fee, transfer processing fees, wire funds fees, non-sufficient funds fees, overnight delivery fees, and termination fees. These fees are incurred by you when or if you access the related services. You will also incur product related fees, such as internal fees from mutual funds and variable annuities that you may hold in your account.

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?

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.

You can find more detailed information about the fees and services we provide by visiting our website at www.tradepmr.com. There you can access the TradePMR – Maximum Commission and Fee Schedule & Pricing Guide. Or you can request a copy of the pricing guide, at no charge, by making such request in writing to: Trade-PMR, Inc., Attn Compliance Department, 2511 NW 41 Street, Gainesville, FL 32606.

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.

We receive additional compensation when we enter into fixed income agreements with other broker/dealers. This is a conflict of interest because we have an incentive to use a broker/dealer that shares the revenue that broker/dealer receives for their services.

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). We receive such fees to administrate those accounts on behalf of the fund. If you own annuities and we are the broker/dealer of record, we also receive “trail” fees from some of the annuity companies for servicing your account. This is a conflict of interest because we have an incentive to offer certain investments or products to you.

We receive event sponsorship payments from vendors and industry service providers that participate in our industry conferences. We enter into arrangements with vendors to offer services we feel can benefit our RIA clients. In some cases we are compensated by the vendor for these arrangements. This is a conflict of interest because we have an incentive to offer certain investments or products to you based on event sponsorship and/or the compensation we receive from the product sponsor.

TradePMR is not a fiduciary to you or your account and accepts no fiduciary duty.

You can find more detailed information about our conflicts of interest within the 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.

How do your financial professionals 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. Visit: Investor.gov/CRS or <https://brokercheck.finra.org> for a free and simple search tool to research our firm.

Additional Information

You can find more detailed information about the fees and services we provide within the TradePMR – Maximum Commission and Fee Schedule & Pricing Guide, as well as a copy of this Form CRS on our website at www.tradepmr.com, or you can request a copy, at no charge, by making such request in writing to: Trade-PMR, Inc., Attn Compliance Department, 2511 NW 41 Street, Gainesville, FL 32606.

This Form CRS has been updated with non-material changes, provided below as “Exhibit of Changes.”

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?

Conversation corner

Questions you might wish to ask when considering our services:

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

Conversation corner

Questions you might wish to ask when considering our services:

- 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?