

AOS, Inc. (dba My IPO) Form CRS Relationship Summary

Effective January 2, 2025

Item 1 Introduction

AOS, Inc. (which does business as My IPO) is registered with the Securities and Exchange Commission as a Broker-Dealer and is a member of FINRA and the Securities Investor Protection Corporation.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at www.Investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals.

Item 2 Relationships and Services

What investment services and advice can you provide me?

- My IPO does not solicit trades or advise My IPO users of the suitability of any securities offering. Investors who trade through the My IPO platforms make their own trading and investment decisions. Investors seeking the assistance of one of My IPO's registered representatives will be required to provide additional investor profile information to assist My IPO in its determination of suitability.
- Most retail My IPO clients use our online platform on a self-directed basis.
- We make no recommendations on securities offerings to My IPO clients.
- We have no minimum account funding (other than \$2,000 required for a margin account) but we may close dormant or unfunded accounts.

For additional information please see www.tradingblock.com for our Regulation Best Interest Disclosures and <https://brokercheck.finra.org/firm/summary/128605>.

Conversation starters. Ask your financial professional:

- *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?*

Item 3 Fees, Costs, Conflicts and Standard of Conflict

What fees will I pay?

- Sign up is free and there are no associated membership fees to maintain an account. You are not charged any fees when you purchase offers. My IPO is typically compensated directly by each company for whom we raise capital. The compensation brokerage firms receive is disclosed in each company offering document that can be found under "Offering Documents" on My IPO. For publicly traded securities on My IPO there is a trade fee charged should you buy shares in the open market (outside of an offering) or sell shares in the future, plus we pass along regulatory fees such as SEC and TAF fees as part of the "Commission/Service Fees". The SEC and TAF fees or "Service Fees" are determined by the regulatory bodies and are not marked up by My IPO.

There are other fees and costs related to our brokerage services in addition to the principal fees and costs that you will pay directly or indirectly. Examples of the most common fees and costs are ACAT fees, wire transfer fees, paper account statement fees, mutual fund fees and commissions on transactions.

Additional Information:

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.

For more detailed information about our fees and costs please review our Regulation BI disclosure and Fee Schedule found at www.tradingblock.com and <https://brokercheck.finra.org/firm/summary/128605>.

Conversation starters. Ask your financial professional:

- 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?

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?

Our firm does not make personal recommendations to My IPO clients when participating in an offering of securities. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts. Here are some examples to help you understand what this means.

- Sign up is free and there are no associated membership fees to maintain an account. You are not charged any fees when you purchase offers.
- In open market transactions we make more revenue the more frequently you trade, which may not result in profitability for you.
- We make additional revenue on payment for order flow, credit and debit interest sharing with clearing firm.

Conversation starters. Ask your financial professional:

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

Additional information:

For more detailed information about our fees and costs please review our Regulation BI disclosure and Fee Schedule found at www.tradingblock.com and <https://brokercheck.finra.org/firm/summary/128605>.

How do your financial professionals make money?

- My IPO and its representatives are primarily compensated by compensation paid by the sponsor or issuer of the securities.

Item 4 Disciplinary History

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

Yes. Visit www.Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals. You can see disciplinary history at <https://brokercheck.finra.org/firm/summary/128605>

Conversation Starters. Ask your financial professional:

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

Item 5 Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.tradingblock.com; by emailing compliance@tradingblock.com or by calling us at 312-253-0416.

Conversation starters. Ask your financial professional:

- 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?