

## **AOS, Inc. (dba TradingBlock) Form CRS Relationship Summary**

**Effective August 20, 2023**

### **Item 1 Introduction**

AOS, Inc. (which does business as TradingBlock) 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](http://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?***

Our firm offers brokerage services to retail investors including buying and selling securities as your agent. Our firm does not make any recommendations to TradingBlock clients or take discretion on TradingBlock clients' accounts.

- Most retail TradingBlock clients use our online platform on a self-directed basis.
- We make no recommendations or personalized investment strategies to TradingBlock 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](http://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?***

Our fees can be assessed at time of transaction and are disclosed in our Fee Schedule found on our website. Some fees create a conflict of interest described below.

- If our firm charges you transaction fees, the firm will earn more revenue as you trade more frequently.
- There is risk of loss when trading securities. Options trading is not suitable for all investors and involves risk.

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](http://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 recommendations to TradingBlock clients. 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.*

- 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](http://www.tradingblock.com) and <https://brokercheck.finra.org/firm/summary/128605>.**

***How do your financial professionals make money?***

- Financial professionals under TradingBlock may earn a split of commission revenue associated with your account.

**Item 4 Disciplinary History**

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

Yes. Visit [www.investor.gov/CRS](http://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](http://www.tradingblock.com); emailing at [phoeh@tradingblock.com](mailto:phoeh@tradingblock.com) or 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?*