

November 7, 2024

# Customer Relationship Summary

Form CRS

Foris Capital US LLC (“Firm”, “Foris”, “us”, “we”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer and is also a member of FINRA. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer discount brokerage to retail investors, offering a variety of security products including equities, exchange traded funds (“ETFs”), mutual funds, options, bonds and money market funds. We do not provide investment recommendations to individuals in a self-directed account. You make the ultimate decision regarding the purchase or sale of investments.

We do not monitor your investments in your brokerage accounts. It is your responsibility to monitor the investments in your brokerage account, and we encourage you to do so regularly. If you prefer on-going monitoring of your account or investments, you should speak with a financial advisor about whether an advisory services relationship is more appropriate for you.

There is no minimum initial account balance required to open a brokerage account with us. However, if you either fail to fund your account or do not return account opening documents as required, your account may be closed.

Additional information about our services is available in our Regulatory BI Disclosure Brochure and on our website at [foriscapital.com](https://foriscapital.com).

### When considering our services, 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?**

## What fees will I pay?

We receive direct and indirect compensation in connection with your brokerage accounts. Direct compensation is taken directly from the brokerage account in the form of commissions on options transactions, based on the number of contracts bought or sold. Indirect compensation received includes order flow payments to us based on your trading activity, which provides an incentive to route orders to market centers that pay or rebate us for such orders. You will be charged more when there are more trades in your account, and we, therefore, have an incentive to encourage you to trade often.

Other fees apply related to brokerage services, which could be charged directly or indirectly. Direct fees include annual account maintenance fees (including IRA fees) charged by the clearing firm; margin interest fees, markups and markdowns; redemption fees; wire fees; transfer fees; etc. Direct fees will be shown on your trade confirmation and/or brokerage account statement. These fees do not apply to all account types and may be waived under certain conditions. Indirect fees include internal expenses charged by mutual funds and ETF’s (including 12b-1 fees and annual fund operating expenses).

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.

Additional information about fees and costs is available in our Regulatory Best Interest Disclosure Document and product sponsor disclosures.

**When considering our services, 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 as my broker-dealer? How else does the firm make money and what conflicts of interest do you have?**

*When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, 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 recommendations and investment advice we provide you. Here is an example to help you understand what this means.*

Foris has a conflict of interest through its revenue sharing arrangements with our Clearing Firm and other product providers, including investment companies. This creates an incentive for us to recommend services and products for which we receive additional revenue. For example, we receive a portion of interest as part of the Fully Paid Stock Loan (FPSL) program, or as part of the cash sweep program, order flow payments, and trails from investment companies for products including mutual funds, money market funds and variable annuities.

**When considering our services, ask our financial professional:**

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

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

Registered Representatives are compensated in a variety of ways based on the percentage of revenue generated from sales of products and services to clients. This compensation may vary by the product or service associated with a brokerage recommendation. In addition to upfront-transaction based compensation, some products feature on-going residual or trail payments. Thus Registered Representatives are incentivized to recommend products that have higher fees as well as those with on-going payments. We maintain policies and procedures designed to ensure that recommendations are in your best interest.

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

No, visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**When considering our services, ask your financial professional:**

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

## **Additional Information**

Additional information, including our most recent Relationship Summary, is available at [foriscapital.com](http://foriscapital.com) or you can call your Registered Representative at (617) 870-3634 to request up-to-date information and a copy of the Relationship Summary.

**When considering our services, ask your financial professional:**

- **Who is my primary contact person?**
- **Is she or he 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?**

Foris responses to the questions above in blue can be found [here](#)