

# Form CRS - Client Relationship Summary

Date: 12/05/2023

Ainvest Financial, Inc.

## Item 1: Introduction

**Ainvest Financial, Inc.** is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC).

Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

### Questions to ask us:

- ***Given my financial situation, should I choose a brokerage service? Why or why not?***
- ***What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?***

Ainvest Financial, Inc. offers brokerage services to retail investors, including buying and selling securities. Our brokerage services include buying and selling securities at your direction. Among other products, we offer US equities, exchange traded funds (ETFs), and money market funds. The firm does not make recommendations but will offer a limited menu of investment products. Ainvest does not act as a dealer to facilitate clients' transactions by buying or selling securities for its own account (known as principal trading). You must meet a certain criteria to open a brokerage account. The Firm does not make recommendations. For brokerage accounts, you make the ultimate decision regarding the investment strategy and the purchase or sale of investments given your investment objective, risk tolerance, financial circumstances, and investment needs.

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## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

***Questions to ask us: Help me understand how these fees and costs might affect my investments. If I deposit \$10,000 to invest, how much will go to fees and costs, and how might your conflicts of interest affect me, and how will you address them?***

For Ainvest Financial, Inc. our fees also vary depending on the services you receive. Please see the firm's fee details in the following link [Ainvest Fee Schedule](#). 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 do your financial professionals make money? Primarily, we and our financial professionals receive a base salary and a discretionary bonus. None of these are tied to transactions.

## Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

## Item 5: Additional Information

***Questions to ask us: 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?***

For additional information on Ainvest Financial, Inc. brokerage services please contact [support@ainvestbrokers.com](mailto:support@ainvestbrokers.com) or visit <https://brokercheck.finra.org/firm/summary/120242> to learn more about our firm.

## **Exhibit A – Material Changes to Client Relationship Summary**

As of April 26, 2023, Ainvest Wealth Management has made the strategic decision to voluntarily relinquish its Registered Investment Adviser (RIA) license. This decision is grounded in the firm's assessment that there are no foreseeable business prospects in the immediate future.