

## **AOS, Inc. (dba MoneyBlock) Form CRS Relationship Summary** **Effective August 20, 2023**

### **Item 1: Introduction**

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

We have a network of financial professionals (“Professionals”) who are registered under our broker-dealer and who offer brokerage services to MoneyBlock clients. The fees charged for those services differ and vary by each Professional, 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. This summary will explain the various services we offer, how we charge for those services and conflicts of interest that exist.

Services provided to retail investor clients of independent registered investment advisors [RIAs] are not addressed here.

### **Item 2: Relationships and Services**

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

Each Professional generally provides access to a range of investment products, such as stocks, bonds, options, exchange traded funds (ETFs) and mutual funds. Please note that the range of investment options available to you may be limited depending on the licenses your Professional holds or if he or she is located at a financial institution that does not offer certain options. Your Professional or account program may also have specific requirements, such as account or investment minimums. We encourage you to ask your Professional whether any investment limitations or account requirements apply.

Some of our Professionals may make recommendations for you to buy, sell or hold securities. In most cases, we provide recommendations to you on specific investments, but you make the final investment decisions for your account. We also have a program available through a limited number of financial institutions in which you make investment decisions on your own without any recommendations from us. Some of our Professionals will monitor your account on an ongoing basis. Some of our Professionals may take discretion in your account if you have authorized them to do so in writing.

**For additional information including minimum investment amounts, please see [www.moneyblock.com](http://www.moneyblock.com) and <https://brokercheck.finra.org/firm/summary/128605> for our Fee Schedule and our Regulation Best Interest Disclosures.**

**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?***

For brokerage services, we charge a transaction-based fee (sometimes referred to as a commission) every time you buy or sell an investment. The amount you pay as a transaction-based fee varies according to the particular investment and amount invested and the specific Professional you use. The more trades you make, the more transaction-based fees we earn. This creates an incentive to encourage you to trade often. Commission schedules will vary from each different MoneyBlock Professional. Some fees create a conflict of interest described below.

- If our firm charges you transaction fees, the firm has an incentive to encourage you to trade more frequently.
- If our firm charges you a commission, our MoneyBlock Professional may offer products to you that cost more and therefore you will be charged more.
- For investments in certain products like mutual funds, we receive transaction-based fees from the investment product sponsor in the form of asset-based sales charges (e.g., sales loads). These fees are based on the amount invested in a product and, depending on the product, may be based how long you hold the investment. Our receipt of asset-based sales loads creates an incentive to recommend products or sponsors that include such charges.

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.moneyblock.com](http://www.moneyblock.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?**

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 we provide you. Here are some examples to help you understand what this means.

- If you invest in mutual funds, our firm has an incentive to encourage you to invest in positions that may be costly, dependent on the amount purchased and time horizon.
- We receive compensation from third parties related to investments you make in certain products, including mutual funds, ETFs, and other investments. This compensation includes ongoing distribution charges (e.g., 12b-1 fees or trail payments), which an investment product charges you and then pays to us. We also receive fees from investment products and/or their sponsors for recordkeeping and other administrative services we provide in relation to your investments.
- Payment for order flow, credit and debit interest (if any) is shared with our 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.moneyblock.com](http://www.moneyblock.com) and <https://brokercheck.finra.org/firm/summary/128605>.

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

- Our Professionals are primarily independent contractors, although a portion are employees. The agreement between each Professional and our firm sets out the payments we make to them which is a split of the fees and commissions charged to your account.
- In addition, our Professionals receive different levels of compensation for selling different types of investments or services. This could include, for example, a share of the 12b-1 fees, trail payments, or sales loads paid to us by an investment product. Although your Professional must recommend investment products or manage your account in your best interest, these additional forms of compensation create an incentive for them to recommend specific financial products.

**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 disclosures and information about our services and request a copy of the relationship summary by visiting [www.moneyblock.com](http://www.moneyblock.com), by emailing [phoeh@tradingblock.com](mailto:phoeh@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?*