

**OPTIONS AI FINANCIAL LLC**  
**FORM CRS CUSTOMER RELATIONSHIP SUMMARY**  
July 1, 2021

**INTRODUCTION**

Options AI Financial LLC 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). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

We offer brokerage services to retail investors, including buying and selling securities.

The Firm does not provide any recommendations or investment advice. The Firm is an online fully disclosed introducing brokerage firm that offers self-directed brokerage services to retail investors. We offer customers the ability to buy and sell equities, options, ETF's and other brokerage products to individual accounts with cash, margin and/or options. We do not review the performance of your account and your trades should be based on your risk tolerances and investment objectives identified in your account application. Our employees are registered representatives for the purposes of providing customer service and trading support. Our employees are not investment advisors and therefore, do not offer any investment advice.

- We do not offer account monitoring services.
- We do not offer for sale or purchase proprietary products.
- The Firm does not require any minimum to open a domestic account. There are account minimum requirements for certain margin and options strategies.

**For additional information**, on The Firm's products and services, please see <https://support.optionsai.com/>

**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?**

**WHAT FEES WILL I PAY?**

The fees you may pay, are for brokerage executions associated with individual transactions or flat rate monthly subscription fees. These fees or commissions may vary depending on the products you trade or the quantiles of your transactions.

You may also pay Regulatory, Exchange and clearing firm fees that are passed through to the client. These fees may be in addition to execution fees or commissions charged.

Further, you can incur additional fees in the form of margin interest, if you have a margin account and borrow on margin or borrow stock for short sales.

You may also pay fees associated with back-office processing, such as check and wire fees. Please see the Firm's fee schedule for more detailed information at

<https://disclosures.optionsai.com/disclosures/commission-and-fees>

**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.**

**Conversation Starter.** 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 affect the recommendations, we provide you. Here are some examples to help you understand what this means.**

**We do not provide recommendations.** We make money by charging a commission or monthly trading fee. If you trade on margin, we earn a portion of the margin interest charged to you for your debit balance. If you keep cash, we receive interest on free cash in your account.

Here are some examples to help you understand what this means of a potential conflict of interest.

We receive payment for order flow for certain equity and option trades. To mitigate this conflict, we do not directly send orders to specific exchanges or market makers. Our clearing firm manages the order routing process and we share in the payment from the clearing firm. For additional information, please see our <https://disclosures.optionsai.com/disclosures/sec-rule-606-and-607>

**Conversation Starter.** Ask your financial professional—

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

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

The Firm's employees are compensated by salary and potential bonuses at the firm's discretion. Employee salaries and bonuses are based on company and employee job performance. Employees are not compensation based on customer assets, number of executions, commission or performance of the customer accounts.

## DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

**Yes**, there may be some representatives that have some legal or disciplinary history which does not mean that it affects their abilities to provide honest and ethical brokerage services.

- Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals. For additional information about our registered representatives and services, visit Investor.gov/CRS, and BrokerCheck (BrokerCheck.Finra.org).
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. Call 301-590-6500 to report a problem to FINRA.

**Conversation Starter.** Ask your financial professional—

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

## ADDITIONAL INFORMATION

If you would like additional about our services and up-to-date information or a copy of this Customer Relationship Disclosure, please contact Compliance Dept at [compliance@optionsai.com](mailto:compliance@optionsai.com) or call us at 646-940-8558

**Conversation Starter.** 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?**