



Z-Squared Securities LLC (“Z-Squared”, “we”, “us”, “our”)

Form CRS Customer Relationship Summary Responses to Conversation Starters

Effective March 1, 2022

Conversation starter: Given my financial situation, should I choose a brokerage service? Why or why not?

Response: If you are interested in opening an account where you do not receive recommendations or advice about whether to buy or sell investments or investment strategies or account monitoring, and you make all of your own investment decisions, then a self-directed brokerage like ours could be the right fit for you. Z-Squared does not have an account minimum to open or maintain a brokerage account.

Conversation starter: How will you choose investments to recommend to me?

Response: Z-Squared does not provide recommendations. We are not subject to a fiduciary duty to you and do not monitor or manage your account, including the monitoring of brokerage account investments, unless we state otherwise in writing.

Conversation starter: What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Response: The licenses, education and other qualifications of our financial professionals will not be relevant to your investment decisions because we do not provide recommendations and you must make all of your own investment decisions. Z-Squared professionals are available only to provide account support support@zingeroo.com. If you choose our services, you must be comfortable with investing your assets on your own.

Z-Squared is registered as a broker-dealer with the Securities and Exchange Commission, the states and territories listed on Financial Industry Regulatory Authority’s (FINRA’s) BrokerCheck website and is a member of FINRA. Z-Squared’s financial professionals maintain licenses with FINRA. In general, financial professionals that discuss account activity with customers have received training and maintain a Series 7 license and our supervisors maintain a Series 24 license.

Conversation starter: 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?

Response: If you open a brokerage account through Z-Squared with \$10,000 and want to invest in options, you will pay a 2.5% commission on your trades. This means that \$250 of \$10,000 will go towards commission fees, and the remainder (\$9,750) will be invested in the securities you purchase. Option sales proceeds are subject to a commission and a fee charged to offset the firm’s regulatory trading fees.

If you choose to use additional services, such as wire transfers or ACATS, those services are charged at the then prevailing rate. If you incur returned ACH fees, those are charged to you. For further information about Z-Squared fees, please see our [Fees Schedule](#).



Conversation starter: How might your conflicts of interest affect me, and how will you address them?

Response: As discussed in our Form CRS, we are paid when you complete a transaction, which means we have an incentive to encourage you to make larger investments and trade more frequently. Additionally, we receive Payment for Order Flow (PFOF) from some or all of your transactions. We address these potential conflicts of interest by requiring all accounts to be self-directed by our customers. We do not recommend any investments, nor do we recommend any investment strategies. Z-Squared addresses these and any other conflicts that may arise by making available all of our disclosures in the [Disclosure Library](#) located on our website. Z-Squared encourages you to read and familiarize yourself with all disclosures that are relevant to your investment relationship with us.

Conversation starter: As a financial professional, do you have any disciplinary history? For what type of conduct?

Response: No. Neither Z-Squared nor its financial professionals have any disciplinary history. As noted in Z-Squared's Form CRS, you can visit Investor.gov/CRS for a free and simple search tool to research Z-Squared and Z-Squared's financial professionals. Information about Z-Squared can also be found in [Z-Squared's BrokerCheck Report](#) on FINRA's BrokerCheck website at <https://brokercheck.finra.org/>.

Conversation starter: 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?

Response: In accordance with our policies, we do not assign a specific individual to you as a contact person. Because your account is entirely self-directed and our platform is fully-integrated online through our website and the Zingeroo mobile brokerage application (App), you should direct any questions and concerns you may have by emailing support@zingeroo.com or visiting [Zingeroo Resources](#). Your question or concern will be directed to an appropriate Z-Squared employee based on how you categorize your question or concern on the website or Zingeroo App (as prompted by a dropdown) (e.g., trading, technology). If for any reason the Z-Squared employee that receives it is unable to assist you, your question or concern will be redirected to a Z-Squared employee that will be able to respond to your question or concern. Z-Squared employees may escalate certain questions or concerns to their manager. If you have a concern that you would like to communicate to the firm's management, please contact us at support@zingeroo.com