



**Midwestern Securities** Trading Company, LLC

300 E. Washington St. Ste. 3, P.O. Box 2528  
East Peoria, IL 61611  
309-699-6786 or 800-732-8601

[www.midwesternsecurities.com](http://www.midwesternsecurities.com)

Member FINRA/SIPC

### **Welcome to Midwestern Securities Trading Company, LLC**

**This letter includes important information about your account(s) held at our firm, such as our firm business continuity plan, SIPC information, and some frequently asked questions. Please read this in its entirety and keep a copy for your records. Please note that this information may change at any time without prior notification.**

**If you have any questions, please contact us anytime. Thank you.**

#### **BUSINESS CONTINUITY PLAN**

In the event of a business disruption, we will attempt to operate business as usual. If necessary, we will move our business to an established, temporary location. We have back-up records on file and we will also seek the assistance of our clearing firm and/or investment and insurance companies to ensure our client's accounts are well maintained. We will inform our clients of a business disruption by posting it to our company website.

The following are possible scenarios that may take place and how we intend to respond.

#### **In case of a firm only business disruption:**

We will continue normal business operations as well as can be expected. If necessary, we will conduct business from an alternative location and clients will be able to contact us at that location. We will notify our clients via our website of any disruption in our business and where and how we can be contacted.

#### **In case of a city-wide business disruption:**

We will move our business operations to our alternative location outside of the city and continue normal business activities as well as can be expected. We will notify our clients via our website of any disruption in our business and where and how we can be contacted.

#### **In case of a regional business disruption:**

As we have no offices outside of this region, we will notify our clients via our website of the regional business disruption and advise our clients to call our clearing firm, Fidelity Clearing and Custody Solutions<sup>SM</sup> at 800-801-9942 directly and/or the investment/insurance companies the client does business with.

#### **In case we are unable to conduct business due to a severe business disruption, whether it is firm-only, city-wide, or regional:**

We will advise our clients to call our clearing firm, Fidelity Clearing and Custody Solutions<sup>SM</sup> at 800-801-9942 directly and/or the investment/insurance companies the client does business with.

**INVESTOR EDUCATION**

Information about FINRA, as well as educational materials pertaining to investing is available on the FINRA website: <http://www.finra.org>

**FINRA BROKERCHECK**

FINRA BrokerCheck® is a tool provided by FINRA whereby clients may obtain information about a member firm or its representatives. Clients may obtain this information by contacting Midwestern Securities Trading Company, LLC and requesting a brochure, calling the FINRA BrokerCheck® hotline at 800-289-9999, or by visiting the BrokerCheck® website: <http://brokercheck.finra.org>

**FINRA Securities Helpline for Seniors - HELPS™**

FINRA has a program, HELPS™, whereby senior investors may obtain assistance with investment questions relating to accounts and statements or raise concerns regarding representatives. Clients can call the HELPS hotline at 844-57-HELPS (844-574-3577) or visit the HELPS™ website: <http://www.finra.org/investors/finra-securities-helpline-seniors>.

**TRUSTED CONTACT PERSON DISCLOSURE**

By choosing to provide information about a Trusted Contact Person, you authorize MSTC to contact the Trusted Contact Person. A Trusted Contact Person is someone, age 18 years or older, that MSTC is authorized to contact and disclose information to about your account in the following circumstances: to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165 (Financial Exploitation of Specified Adults).

**SIPC**

Securities in client's accounts are protected in accordance with the Securities Investor Protection Corporation (SIPC). For more details, or to request a brochure, visit [www.sipc.org](http://www.sipc.org) or call 202-371-8300.

**ORDER ROUTING AND EXECUTION**

Upon request, Midwestern Securities Trading Company, LLC will be happy to provide you with the name of the institution where a specific order was routed for execution. The specific order must have been processed within the past six months from the date of the request.

For accounts held at Fidelity Clearing and Custody Solutions<sup>SM</sup>, please visit [https://nationalfinancial.fidelity.com/app/item/RD\\_13569\\_21687.html](https://nationalfinancial.fidelity.com/app/item/RD_13569_21687.html) for information on order routing and execution. This website contains information on trade execution quality along with quarterly reports per SEC Rule 606.

**ADVISORY ACCOUNTS**

Clients holding an advisory account (account where clients are charged a quarterly fee for the management of the account), MSTC is required to give annual notifications stating that clients are entitled to a copy of our disclosure brochure that provides information about Midwestern Securities Trading Company. Clients who would like a copy of this brochure, please call 800-732-8601, email MSTC at [info@midwesternsecurities.com](mailto:info@midwesternsecurities.com), or send a request in writing. Clients can also visit the SEC website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov) for more information regarding the firm.

**E-STATEMENTS AND CONFIRMS**

Clients who have an account held through our clearing firm, Fidelity Clearing and Custody Solutions<sup>SM</sup>, can sign up to receive statements and trade confirmations via email instead of receiving a paper copy in the mail. Call 800-732-8601 for more information.

**MUNICIPAL SECURITIES RULEMAKING BOARD (MSRB) DISCLOSURE**

Midwestern Securities Trading Company, LLC (MSTC) is registered with the MSRB and the Securities and Exchange Commission. For more information on the MSRB, please visit the MSRB's website at <http://www.msrb.org>. Additionally, the MSRB makes available Information for Municipal Securities Investors and/or Information for Municipal Advisory Clients on the MSRB's website describing the protections that may be provided by the MSRB's rules and how to file a complaint with an appropriate regulatory authority.

**FREQUENTLY ASKED QUESTIONS**

*What do the different investment objectives mean?*

**Income:** Income-producing securities.

**Preservation of Capital/Safety of Principal:** Securities with minimal fluctuation.

**Growth/Capital Appreciation:** Securities that grow in share value over the long term, will fluctuate in value, appropriate for risk tolerant investors with time frames of 3-5 years plus.

**Tax Advantage Income:** Securities that offer advantages from federal income tax.

**Speculation:** Securities with the anticipation of gains but have a risk of the possibility of higher than average losses.

*What do I do if my account information such as my address or employer changes?*

Please call your registered representative or MSTC at 800-732-8601 anytime account information changes so account records can be updated accordingly.

*Where do I send a complaint I may have about the firm or my registered representative?*

Send all complaints in writing to:

Midwestern Securities Trading Company, LLC

235 Everett Street, P.O. Box 2528

East Peoria, IL 61611

ATTN: Compliance Officer

*Who do I make my checks payable to?*

Please make your checks payable to National Financial Services (NFS), the investment company, or the insurance company where your account is held. If you don't know the name, please contact your registered representative.

*Why do you have to verify my identity?*

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When a client opens an account, we will ask for their name, address, date of birth, and other information that will allow us to identify them. We may also ask to see a driver's license or other identifying documents.

**Please note that the information contained below only pertain to clients who hold an account through our clearing firm, Fidelity Clearing and Custody Solutions<sup>SM</sup>.**

**ANNUAL FEES**

IRA Fee per account	\$50
Account Maintenance Fee	\$25
NFS Brokerage Access checkbook	\$0
NFS Brokerage Access checkbook with debit card	\$50
NFS Brokerage Portfolio checkbook	\$100
NFS Brokerage Portfolio checkbook With debit card	\$150

<p>*Your financial institution may charge to send or receive wires. Please consult your financial institution's rate schedule for applicable wire fees.</p>
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**OTHER FEES (per event)**

IRA Closing Fee	\$125
Transfer of Assets Delivery Fee	\$75
Legal Transfer	\$100
Transfer and Ship DRS Registration	\$65
Transfer and Ship Non-DRS Registration	\$500
Physical Reorganization	\$150
Safekeeping of Physical Certificate	\$25
Legal Return	\$100
Bounced Check Fee	\$30
Mailgram	\$10
Trade Extension	\$25
Write-off of Non-Marketable Security	\$35
Stop Payment	\$20
Outgoing Wire*	\$15
Overnight Check Delivery	\$35

The fees and expenses are subject to change without prior notification. Fee schedule update effective 04/01/2018.

There are fees associated with each account. If funds are not available to cover the fee, your account may receive an unpaid fee posting. Your broker/dealer may sell any or all of the assets in your account to satisfy the fee and any associated expenses such as brokerage commissions and/or liquidation charges. For information about a fee, contact your registered representative or MSTC at 800-732-8601.

I have received a copy of the following Midwestern Securities Trading Company, LLC (MSTC) documents:

- **Welcome Letter** - which includes MSTC's business continuity plan, the definitions of the investment objectives, and the address to which to send any complaints
- **Privacy Policy** (as a separate document)
- **MSTC Direct Business New Account Form** (where applicable)

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_