



## Welcome Letter

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### 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, NFS, LLC. 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, NFS, LLC. 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: <https://www.finra.org/investors/insights/finras-senior-helpline#>.

### **TRUSTED CONTACT PERSON DISCLOSURE**

By choosing to provide information about a Trusted Contact Person, you authorize Midwestern Securities to contact the Trusted Contact Person. A Trusted Contact Person is someone, age 18 years or older, that Midwestern Securities 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 <https://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 NFS, LLC, please visit: [https://clearingcustody.fidelity.com/app/item/RD\\_13569\\_21687](https://clearingcustody.fidelity.com/app/item/RD_13569_21687) for information on order routing and execution. This website contains information on trade execution quality along with quarterly reports per SEC Rule 606.

### **PAYMENT FOR ORDER FLOW**

Pursuant to federal securities regulations, we are required to disclose at the time your account is opened, and annually thereafter, our payment for order flow practices. We route your equity orders to our clearing firm for execution (NFS, LLC.). They may receive payment or rebates from the executing venue, however Midwestern Securities does not receive compensation for routing order flow. Order routing decisions are based on a number of factors including the size of the order, the opportunity for price improvement and the quality of order executions. We regularly review our clearing firm's execution quality to ensure that your orders meet our duty of best execution.

### **ADVISORY ACCOUNTS**

Clients holding an advisory account (account where clients are charged a quarterly fee for the management of the account), Midwestern Securities 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 Midwestern Securities at [info@midwesternsecurities.com](mailto:info@midwesternsecurities.com), or send a request in writing. Clients can also visit the SEC website at <https://adviser-info.sec.gov/> for more information regarding the firm.

## HOUSEHOLDING

As a convenience to Client, Midwestern Securities provides household reporting for various accounts owned by members of Client's household. The householding process will automatically link accounts into a household account portal and statement consolidation when the accounts meet all the following criteria: 1) same legal address; 2) same advisor of record; and 3) same last name associated with each Social Security number (a "household"). Clients who desire to receive household reporting, but do not meet the criteria for automatic householding, may request to create a household. If activated, the household account portal will contain information for each account in the household as well as a summary of all accounts included for the household. Midwestern Securities will terminate household reporting promptly upon the written request of the Client.

## ELECTRONIC DELIVERY REGULATORY NOTICES AND DISCLOSURES/E-STATEMENTS AND CONFIRMS

### Regulatory Notices and Disclosures

Client authorizes Midwestern Securities to deliver, and Client agrees to accept, all required regulatory notices and disclosures, as well as all other correspondence from Midwestern Securities, via electronic mail. Information and documents provided by Midwestern Securities include annual Privacy Policy Notices, disclosures required under section 408(b)(2) of ERISA, and other written communications from Midwestern Securities. When using electronic delivery, Midwestern Securities will have completed all delivery requirements upon forwarding of such document, disclosure, notice and/or correspondence to Clients' last provided email address. Client may notify Midwestern Securities in the event Client does not want electronic delivery of information. Client has the right to withdraw its consent to electronic delivery without the imposition of any fee or condition.

### E-Statements, Confirms and other Account-related Documents

Clients who have an account held through our clearing firm, NFS, LLC, will be automatically enrolled in EDelivery of all account-related documents. Household access will be established for each account holder with an email address on file. Additional accounts opened by established clients will be added to existing portal access. Client must electronically consent to E-Delivery documents via "Click to Agree" email sent by NFS or by specifying preferences through the Wealthscape Investor Portal at <https://www.wealthscapeinvestor.com> to receive statements and trade confirmations via email instead of receiving a paper copy in the mail. Please contact us to change your email address on file. Accounts held away from NFS have different electronic delivery options set by the individual vendor

## 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 <https://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 Midwestern Securities at 800-732-8601 any time 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  
 300 E. Washington St. Ste. 3, 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), MG Trust (Aspire Accounts), 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
HSA Fee per account	\$50
MF Investment IRA Fee per account	\$10
Account Maintenance Fee	\$25
NFS Select Access Cash Management	\$10
with Debit Card	+\$5
with Check Writing	+\$5
NFS Premier Access Cash Management	\$100
Account with Debit Card	
Midwestern Securities Beacon Portfolio	\$40
Annual Fee	

#### OTHER FEES (per event)

IRA Closing Fee	\$125
HSA Closing Fee	\$25
Overnight Check Deliver	\$35
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

*\*Your financial institution may charge to send or receive wires. Please consult your financial institution's rate schedule for applicable wire fees.*

The fees and expenses are subject to change without prior notification. Fee schedule update effective 10/01/2021.

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 Midwestern Securities at 800-732-8601.



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

- **Welcome Letter**- which includes Midwestern Securities’ business continuity plan, the definitions of the investment objectives, and the address to which to send any complaints
- **Privacy Policy** (as a separate document)
- **Midwestern Securities Direct Business New Account Form** (where applicable)
- **Form CRS - Customer Relationship Summary** (as a separate document)
- **Regulation Best Interest Disclosure** (as a separate document, as is applicable)

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Client Signature

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Date

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