

FORM CRS • CUSTOMER RELATIONSHIP SUMMARY
Effective June 30, 2025
INTRODUCTION


MIDWESTERN SECURITIES TRADING COMPANY, LLC (Midwestern Securities) is a broker-dealer and an investment adviser registered with the Securities and Exchange Commission (SEC) and is a member of the Financial Industry Regulatory Authority (FINRA; <https://www.finra.org/#/>) since 03/10/2000. Midwestern Securities is a member of the Securities Investor Protection Corporation (SIPC; <https://www.sipc.org/>).

• **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 <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.**

RELATIONSHIPS & SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer both brokerage and investment advisory services.

• Our **brokerage services** include buying and selling securities at your direction and providing you with investment recommendations from time to time or at your request. We offer mutual funds, exchange traded funds (ETFs), domestic and international equities, corporate debt, U.S. government debt, municipal debt, certificates of deposit (CDs), and variable products. Midwestern Securities does not allow all products; additional information can be found at <https://midwesternsecurities.com/disclosures/>. We do not limit the investment offerings within products. However, we do not have selling agreements with all available sponsors or registrations in all available markets/jurisdictions. Midwestern Securities is a general purchase firm that does not have proprietary products or investment minimums on brokerage services. Unless we separately agree in writing, we do not monitor your brokerage account and you make the ultimate decision regarding the purchase or sale of investments.

• Our **advisory services** include buying and selling securities at your direction and providing you with investment recommendations from time to time or at your request. We also provide asset allocation, investment advice services, and financial planning and consulting services. These services use mutual funds, exchange traded funds (ETFs), domestic and international equities, corporate debt, U.S. government debt, municipal debt, and managed portfolios from third-party investment managers. Midwestern Securities does not allow all products; additional information can be found at <https://midwesternsecurities.com/disclosures/>. We do not limit the investment offerings within products. However, we do not have selling agreements with all available sponsors or registrations in all available markets/jurisdictions. Depending on which program you select, our asset allocation services are either “non-discretionary” or “discretionary”—meaning that either we will recommend investments to you and you will make the ultimate decision regarding the purchase or sale of investments (non-discretionary), or we will make the ultimate investment decisions without your approval (discretionary). The third-party managers we make available to you will invest your account on a discretionary basis using mutual funds, ETFs, and other securities. Some of our advisory services are offered through “wrap fee programs” (Midwestern Securities Lighthouse Portfolios™) and we will monitor your account on an ongoing basis (at least quarterly) as part of our standard services. Midwestern Securities requires no minimum account size on accounts unless it is part of the Midwestern Securities Lighthouse Portfolios™ /wrap fee program. The current minimums vary by investment model and are described on our website at <https://midwesternsecurities.com/disclosures/>. Investnet and/or third party managers require minimum account sizes and it varies based on the portfolio program selected. Your advisory account would also be limited to Midwestern Securities’ current custodian (National Financial Services).

For additional information, please see below:

<https://adviserinfo.sec.gov/firm/summary/101080>

<https://brokercheck.finra.org/firm/summary/101080>

<https://midwesternsecurities.com/>

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**RELATIONSHIPS
& SERVICES**


Ownership structure: Firm ownership is made up of Unit Holders; 3 are principal owners and 21 are passive owners. For additional information refer to <https://midwesternsecurities.com/disclosures/>.

Types of customers we serve: Midwestern Securities serves retail and institutional customers, including individuals, corporations, charitable organizations, estates, and trusts. For additional information refer to <https://midwesternsecurities.com/disclosures/>.

Assets under management (AUM): Discretionary and Non-Discretionary AUM information is available on form ADV Part 2A. For additional information refer to <https://midwesternsecurities.com/disclosures/>.

Affiliations: John Graham & Associates (JGA) is a financial consulting firm. JGA offers securities, insurance, and investment advisory services through its affiliate Midwestern Securities, the broker dealer/registered investment adviser. JGA charges separate fees for the services it offers.

ASK YOUR FINANCIAL PROFESSIONAL:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?


**CONVERSATION
STARTERS**
**FEES, COSTS,
CONFLICTS, &
STANDARDS OF
CONDUCT**

WHAT FEES WILL I PAY?

The fees you pay depend on whether you choose brokerage services, advisory services, or both.

• For **brokerage services**, the principal fees and costs are transaction-based fees for recommendations and execution of securities trades. Depending on the investment product you select, these fees can include up-front commissions, as well as fees that are charged on an on-going basis for as long as you hold the investment (“trails”). Because we are compensated for transactions, **we have an incentive to encourage you to trade more frequently** and in greater amounts. This creates an inherent conflict of interest which we address through disclosure in this document, review of transactions on a daily basis, and a prohibition on recommendations that are not in the best interest of the retail customer. You will also pay fees for custodial or administrative services, as well as fees and expenses that are included in the expense ratios of certain of your investments, including in mutual funds, ETFs, and variable annuities. For additional information about the fees and costs for our brokerage services, please refer to <https://midwesternsecurities.com/disclosures/>.

• For **advisory services**, the primary fees and costs are the “wrap” program fee for the program you select. These fees are “asset-based” meaning that the fee is calculated as a percentage of the assets invested in your advisory account according to the fee schedule in your advisory agreement with us. This means that the more assets you invest in your account, the more you will pay in fees, and therefore **we have an incentive to encourage you to increase your advisory account assets**. Financial planning and consulting services are offered at an hourly rate. This means that the more time spent performing these services, the more money you will pay in fees, and therefore **we have an incentive to recommend these services**.

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The above incentives create an inherent conflict of interest which we address through disclosure in this document, review of transactions on a daily basis, review and approval of advisory contracts prior to the start of work, including ensuring appropriateness of the types of services to be provided and a prohibition on recommendations that are not in the best interest of the retail customer. Fees are negotiable. For additional information on maximum fees please refer to <https://midwesternsecurities.com/disclosures/>. Fees you may be charged could be less, but never more.

A wrap advisory fee includes most transaction costs and fees paid to a broker-dealer or bank that has custody of your assets, and therefore is typically higher than a typical asset-based advisory fee that does not include transaction costs and fees. Our customers typically pay the advisory fee each quarter IN ARREARS ON THE PERIOD ENDING BALANCE, but please see your advisory agreement for the payment frequency that applies to your account. As payments are made in arrears there are no refunds. When assets are withdrawn, prior to the end of the period, you will be charged a prorated fee based upon the number of days during the period the assets were under our management.

You may also pay miscellaneous fees that your account's custodian may charge, including wire fees, transfer fees, bank charges and other fees, as well as fees and expenses that are included in the expense ratios of certain investments, including in mutual funds and ETFs.

For additional information, please refer to <https://midwesternsecurities.com/disclosures/>. 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
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 AS MY BROKER-DEALER OR WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we provide you with a recommendation as your broker-dealer or act as your investment adviser, 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 and investment advice that we provide you. Here are some examples to help you understand what this means.

Examples of ways we make money and conflicts of interest

Third-Party Payments: We receive payments from third party product sponsors and managers (or their affiliates) when we recommend or sell certain products. As such, we have an incentive to recommend (or to invest your assets in) products of third-parties that pay us over products of third parties that do not pay us, or pay us less. Advisors, when possible, will not receive 12b-1 fees in fee based accounts, from mutual fund investments recommended to customers per Midwestern Securities' internal policies. To avoid the inherent risk for a potential conflict of interest, 12b-1 fees will be rebated back to the customer as is possible.

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**CONVERSATION
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ASK YOUR FINANCIAL PROFESSIONAL:

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

**FEES, COSTS,
CONFLICTS, &
STANDARDS OF
CONDUCT**


For additional information, please refer to <https://midwesternsecurities.com/disclosures/>,
<https://adviserinfo.sec.gov/firm/summary/101080>
<https://brokercheck.finra.org/firm/summary/101080>

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Financial professionals are compensated through a salary and/or percentage of the commission or fees generated through their activities and paid by the employing bank or credit union based upon the employment agreement with the bank or credit union. As such, the bank or credit union determines the details of the employment agreement and Midwestern Securities reviews the compensation arrangements to eliminate product related conflicts of interest. Where a financial professional is registered with us and not associated with a bank or credit union, their compensation is paid directly by the Firm. Further details of the compensation types received and conflicts pertaining thereto are outlined elsewhere in this document.

**DISCIPLINARY
HISTORY**

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

Firm – No. Financial Professionals – Yes.

Midwestern Securities does not have any legal or disciplinary history. Certain brokers and/or advisors do. For more information please visit the following links or <https://www.investor.gov/CRS> for free and simple search tools to research us and our financial professionals.
<https://adviserinfo.sec.gov/firm/summary/101080>
<https://brokercheck.finra.org/firm/summary/101080>

ASK YOUR FINANCIAL PROFESSIONAL:

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

**CONVERSATION
STARTERS**
**ADDITIONAL
INFORMATION**


For more information on our firm and services, please visit <https://www.investor.gov/CRS>, FINRA's BrokerCheck website at <https://brokercheck.finra.org/>, the SEC's Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/>, or our website at <https://midwesternsecurities.com/>. You may also contact Midwestern Securities' Chief Compliance Officer at 800-732-8601 with specific questions, concerns, or complaints, to request up-to-date information, or to request a copy of the Firm's current Customer Relationship Summary.

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?

**CONVERSATION
STARTERS**

Disclosure Summary

This summary 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. Securities, Insurance, and Investment Advisory Services are offered through Midwestern Securities Trading Company, LLC (MSTC). Member FINRA/SIPC.

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://broker-check.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 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, or send a request in writing. Clients can also visit the SEC website at <https://adviserinfo.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 E-Delivery 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 SM.

ANNUAL FEES

IRA Fee per account ¹	\$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 <i>(waived for account balances of \$25,000 or more)</i>	

1. This fee applies only to commission-based or non-discretionary fee-based accounts held at NFS, and does not apply to discretionary fee-based accounts or accounts held with other custodians. Midwestern Securities receives a portion of this fee.

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

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
Insufficient Funds Trade Correction Fee	\$35
Write-off of Non-Marketable Security	\$35
Stop Payment	\$20
Outgoing Wire ²	\$15
Paper Statements/Confirmations	\$2.50
	quarterly

The fees and expenses are subject to change without prior notification. Fee schedule update effective 01/01/2025.

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.

With respect to transactions placed through NFS for commission-based accounts, Midwestern Securities charges its representatives a ticket charge on each transaction. Your representative may pass this ticket charge on to you. Please note that a portion of this ticket charge is given to NFS and Midwestern Securities retains the balance. Your registered representative does not retain any portion of this ticket charge. This charge represents a conflict of interest in that the representative is incentivized to recommend transactions through NFS (as opposed to directly with a product sponsor) in order to generate additional fees for Midwestern Securities. We address this conflict through disclosure here, review of transactions, and a general prohibition on any recommendation that does not meet the requirements of FINRA and/or SEC rules regarding suitability and best interest.

FACTS
WHAT DOES MIDWESTERN SECURITIES TRADING COMPANY, LLC (MSTC) DO WITH YOUR PERSONAL INFORMATION?
Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us and our relationships with the affiliated and non-affiliated companies. This information can include:

- Social Security number and driver's license number
- Income, account balances, investment experience, risk tolerances, assets
- Insurance claim history, credit history, credit score
- Employment information

How?

All financial companies need to share their customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons MSTC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information (Please see definitions of who we share with on page 2)	Does MSTC share?	Can you limit this sharing?
For our everyday business purposes <i>Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.</i>	Yes	No
For our marketing purposes <i>To offer our products and services to you.</i>	Yes	No
For our affiliates' everyday business purposes <i>Information about transactions and experiences.</i>	Yes	No
For our affiliates' everyday business purposes <i>Information about creditworthiness.</i>	Yes	Yes
For our joint marketing with other financial companies	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our non-affiliates to market to you	Yes	Yes

To limit our sharing:

Call 800-732-8601 or send an email to info@midwesternsecurities.com

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we send this notice. When you are no longer our customer, we continue to share our information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 800-732-8601 or send an email to info@midwesternsecurities.com

Who We Are	<p>Who is providing this notice?</p> <p>MSTC as a registered securities broker/dealer and investment adviser, through its registered representatives, as well as John Graham & Associates, Inc. Your MSTC representative may operate in a bank or other financial institution, which has entered into an agreement with MSTC.</p>
What We Do	<p>How does MSTC protect my personal information?</p> <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files, and building restrictions to protect both your digital and non-digital information. We take preventative measures to restrict access to your personal information stored on our individual computers, servers, network and systems.</p> <p>How does MSTC collect my personal information?</p> <p>MSTC collects your personal information when you:</p> <ul style="list-style-type: none"> • Open an investment account, investment advisory contract, or apply for insurance • Seek financial or investment advice • Provide us your driver's license and contact information • Provide us with suitability information • We also collect your personal information from others, such as credit bureaus, affiliates, and other companies. <p>Why can't I limit all sharing?</p> <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p> <p>What happens when I limit sharing for an account I hold jointly with someone else?</p> <p>Your choices will apply to everyone on your account.</p>
Definitions	<p>Affiliates</p> <p>Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include John Graham & Associates, Inc.</p> <p>Non-affiliates</p> <p>Companies not related by common ownership or control. They can be financial and non-financial companies, persons, or agencies. Non-affiliates we share with are Fidelity Clearing and Custody Solutions SM (our clearing firm), banks and financial institutions where our representatives are located, mutual fund and insurance companies, state and federal regulatory and self-regulatory agencies, and service companies or persons, such as your attorney/accountant that you have given permission to contact. If a representative's affiliation with MSTC ends and thereafter joins a non-affiliated broker-dealer, MSTC will permit the nonaffiliated persons limited use of certain contact information, such as name, address, telephone number, email and account types, to contact clients to join the representative's new firm, subject to the express restrictions contained in the departing representative's agreement with MSTC.</p> <p>Joint Marketing</p> <p>A formal agreement between non-affiliated financial companies, that together market financial products to you, including, banks, financial institutions, mutual fund and insurance companies.</p>



Midwestern Securities Trading Company, LLC

P.O. Box 2528, East Peoria, IL 61611

309.699.6786 ■ Fax: 309.699.7498

info@midwesternsecurities.com

Disclosure Summary Acknowledgment

I (we) understand that insurance, securities, and investment advisory products purchased or sold in a transaction with the Financial Institution's Investment/Wealth Management division are:

- not insured by the FDIC or NCUA;
- not a deposit or other obligation of, or guaranteed by, the depository institution;
- subject to investment risks, including possible loss of the principal amount invested.

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

- **Disclosure Summary**- which includes Midwestern Securities' business continuity plan, the definitions of the investment objectives, and the address to which to send any complaints
- **Privacy Policy**
- **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)

Client Name

Client Signature

Date

Client Name

Client Signature

Date