

**MINISTRY PARTNERS SECURITIES, LLC
FORM CRS RELATIONSHIP SUMMARY**

1. INTRODUCTION

Ministry Partners Securities, LLC ("firm") is registered with the Securities & Exchange Commission as a broker-dealer that provides brokerage accounts, products and services. Brokerage and investment advisory services and fees differ, and as such, it is important for you to understand the differences. Free and simple tools to research firms and financial professionals are available to you at: www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing in general.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME

As a broker dealer, the services we provide include buying and selling securities and recommending investments such as money markets, stocks, bonds, mutual funds, debt securities, unit investment trusts (UITs), variable annuities and 529 college plans. Ministry Partners Securities, LLC does not exercise discretion over the purchases and sales of securities in your account. Therefore, you will make the final decisions on each transaction in your account.

You may find further information about our services by visiting our website at: <http://mpsecuritiesllc.com>.

Questions to Consider:

- *Given my financial situation, should I choose a brokerage service? Why or why not?*
- *How will Ministry Partners Securities, LLC choose investments that are recommended to me?*
- *What is your relevant experience to make such recommendations, including licensing, education and other industry specific qualifications? What do these qualifications mean?*

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3A. What Fees Will I Pay?

While there are some exceptions, you will generally pay fees and costs whether or not you make 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, as well as who you are paying them to.

- The fee you pay is based on the specific transaction and not on the value of your account.
- With stocks and UITs, the fee is usually a separate commission. With other investments, such as mutual funds, a fee typically called a load reduces the initial value of your investment. Mutual funds also charge annual management fees which vary depending on the fund. With certain investments such as variable annuities, you may have to pay fees such as surrender charges to sell the investment earlier than maturity, reducing the value of your investment.
- You may be charged additional fees such as custodian fees and account maintenance fees.
- Since brokerage accounts involve transaction fees, the amount of fees paid is based upon the total number of transactions you authorize.

Questions to ask:

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?

3B. What are your legal obligations to me when providing recommendations as my broker-dealer? 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, 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 we provide you. Here are some examples to help you understand what this means.

- Proprietary products are investments that are issued, sponsored, or managed by our firm. Ministry Partners Securities, LLC generates revenue on proprietary products sales, although the clients do not pay those fees. They are paid by Ministry Partners Investment Company.
- We have networking agreements with credit unions that compensate us for serving their members. This could be a conflict of interest because the credit unions receive compensation for referring members to Ministry Partners Securities, LLC.
- Ministry Partners Securities, LLC is also an insurance broker or agent and is also a state-registered investment adviser. This could be a conflict of interest because we receive additional compensation for providing these other services to you. We have an incentive to recommend and provide these other services to you.
- Trail compensation is an ongoing compensation from product sponsors typically paid from the assets of an investment product based on an annual percentage of invested assets and varies by product. We therefore could have an incentive to recommend products that pay “trails” and to encourage you to increase the size of your investment.

Questions to ask:

How might your conflicts of interest affect me, and what steps has Ministry Partners Securities, LLC taken to mitigate those potential conflicts?

3C. How do your financial professionals make money?

Our financial professionals are paid a salary plan based on brokerage commissions and fees generated in a period. As our financial professionals are paid based on the transactions you execute, a conflict of interest may exist in the recommendations that our financial professionals provide to you. Ministry Partners Securities, LLC does not pay financial professionals additional salary or incentive compensation for selling affiliated products.

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

No. Ministry Partners Securities, LLC does not, and will not employ financial advisors or supervisory personnel that have a negative legal and/or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals. For additional information about our brokers and services, visit <https://brokercheck.finra.org/>, our web site <http://mpsecuritiesllc.com> and refer to your account agreement.

Questions to ask:

As a financial professional, do you have any disciplinary history? For what type of conduct? Do you have any negative disclosures on your U-4 filing, and if so, please explain.

5. ADDITIONAL INFORMATION

You may find additional information about our services at our website <http://mpsecuritiesllc.com>. You may request a copy of the Form CRS Relationship Summary by contacting your investment professional. You may contact us at info@mpsecuritiesllc.com or telephone 888-855-0090 for a copy or to request up-to-date information.

Questions to ask:

Who is the primary contact person for my account? Is he or she a registered representative of a broker-dealer? If I have concerns about how this person is treating me, who can I talk to?