
FORM CRS – SAXON SECURITIES LLC

ITEM 1 - INTRODUCTION

Saxon Securities LLC (“Saxon”) is registered with the SEC as a Registered Investment Advisor (“RIA”). We use investment advisory services to meet the needs of our clients.

Investment advisory and brokerage services and fees differ and it is important for you to understand the differences. Free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

ITEM 2 - RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

We offer a variety investment advisory services. Your needs and preferences will determine which services are right for you. Please see in Saxon’s Form ADV, Part 2A, Item 4 and 7 for more details about Saxon’s advisory business / types of clients.

When you use us for advisory services, you will pay an ongoing asset-based fee for our services. As part of these services, we will offer you advice on a regular basis, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account, meeting with you at least annually. When you use us for financial planning or consulting services, the fees will be agreed upon between you and your financial professional.

There are different types of advisory accounts you can choose. You can select an advisory account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”), or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”).

For our discretionary services, you give your financial professional or an investment manager the authority to buy and sell securities, either absolutely or subject to certain restrictions. This authority varies according to the advisory program, and there is a prohibition against exercising discretion in client accounts unless granted written authority to enter orders on your behalf. For these discretionary services, investment monitoring is offered as part of our standard services and is provided at least annually.

TO LEARN MORE

To learn more about our investment services, fees and account requirements, please visit www.saxonsecurities.com

Given my financial situation, should I choose an investment advisory service? Why or why not?

If you seek coordinated advice and ongoing monitoring of investment strategies; yes.

How will you choose investments to recommend to me?

We design investment strategies including security selection based on your individual investment objectives, risk tolerance, time frame, level of experience and preferences.

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean? All of this information is provided in each of our Form ADVs, Part 2B, ITEM 2.

ITEM 3 - FEES, COSTS, CONFLICTS AND STANDARDS OF CONDUCT

What fees will I pay?

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. We often assess initial planning fees and/or annual flat fees depending on your planning and service needs. Please see our Form ADV, Part 2A, Item 5 for further details.

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? The asset-based advisory fees (0.50%-1.00% per annum) are calculated quarterly using this formula. For example, $\$10,000 \times 1\% \text{ advisory fee/year} \times 92 \text{ days in the previous quarter} / 365 \text{ Days} = \25.21 deducted from your Schwab advisory account. You will see this deduction noted as 'Management Fee'.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? *When we 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 investment advice we provide you. Potential conflicts of interests could include:*

- . For fee-based advisory accounts; the more money you invest, the more compensation we earn.
- . For more information, please see our Form ADV, Part 2A, Item 11.

How might your conflict of interest affect me, and how will you address them? All relevant disclosures will be provided to clients in advance of any recommendations.

How do your financial professionals make money? Saxon earns revenues from the professional's advisory services. Our financial professionals earn compensation based on the assets under management.

ITEM 4 - DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? No. Please check on Investor.gov/CRS (a free and simple search tool) to research our firm and our financial professionals.

ITEM 5 - ADDITIONAL INFORMATION

Additional information can be found on our website, www.saxonsecurities.com. If you would like to request up-to-date information and a copy of this CRS, please send a request to compliance@saxonsecurities.com.

CONVERSATION STARTER

Who is my primary contact person? Is he/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?