

We are Halo Investment Services, LLC, an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm and financial professionals' registration information are also publicly available on the [Investor.gov](https://www.investor.gov) website.

What investment services and advice can you provide me?

We offer investment advisory services as a sub-adviser to retail investors. We offer advice on structured products and similar investments. Our services are generally provided on a discretionary basis, which means that we have the power to buy and sell securities for your account without your prior consent. This authority is usually unlimited and remains in effect until you revoke it. We do not provide non-discretionary investment advice to retail clients, where we make investment recommendations to you and you decide whether to implement the recommendation. We do not give advice on any proprietary investment products.

We provide continuous and regular supervision of those advisory client assets we structure and implement as part of our standard service to you. In addition, we will conduct ad hoc reviews if we're informed by your client facing adviser of a change in your objectives or risk tolerance, upon significant market and economic events, or if we change our investment strategy.

Minimum required account size varies according to the investment strategy you utilize, but in no case will be less than \$100,000.

Please visit the [Adviserinfo.sec.gov](https://adviserinfo.sec.gov) website for additional information on our firm. Select PART 2 BROCHURES and reference Items 4, 7, and 8 of our Part 2A Brochure for additional information on our services, investment advice, and account requirements.

Other Questions You May Have

Given my financial situation, should I choose an investment advisory service? 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?

What fees will I pay?

Our quarterly fees are calculated as a percentage of the assets under our management, so our fees will rise and fall with the value of the assets we manage for you. While our fees may reduce the amount of your assets available for investment, we believe they are justified by our services and attention to your needs. Moreover, we believe our interests are aligned with yours in this type of fee structure. Nonetheless, a conflict of interest may appear in that we are economically incented to recommend that you place more assets in your account in order to increase the value of your portfolio, because as the value increases, so do our fees.

In addition to our fees, you may be charged transaction or asset-based fees by your custodian for its services. These fees vary depending on the custodian. Under a transaction fee arrangement, the more transactions effected in your account, the more fees you will pay, and high activity in your account does not assure positive portfolio performance. For custodians that charge their fees based upon a percentage of your assets, such fees may be more than would be the case if you are charged a transaction-based fee. Please be mindful of the effect of your portfolio size, the level of activity, and the rate of custodian asset-based pricing. Generally, large portfolios would be disadvantaged by paying an asset-based custodian fee versus a transaction-based fee. In addition, Halo charges a platform fee for access to its sub-advised management services. This fee is in addition to our sub-manager fee. Our sub-manager fee is only for those clients who select Halo as their sub-adviser. Platform fees apply in all cases.

There are additional fees such as third-party separate account manager fees, product-level fees and commission for insurance-related products, platform fees, postage and handling, transfer taxes, SEC fees for sales of securities.

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. **You can find more information about our fees and costs under Item 5 of our Part 2A Brochure, available at [Adviserinfo.sec.gov](https://adviserinfo.sec.gov).**

Other Questions You May Have

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 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. Here are some examples to help you understand what this means:

- Our affiliate Halo Securities is a FINRA-registered broker-dealer and may receive transaction or commission compensation from a sub-adviser's decision to execute trades through Halo Securities. Sub-advisers who effect transactions with or through Halo Securities create a conflict of interest in that expected commissions and transaction fees will be a significant factor in negotiating sub-adviser fees. As a result, Halo has an economic incentive in selecting those sub-advisers who agree to execute transactions with or through their affiliate, Halo Securities.
- Our affiliate Halo Investing is a multi-issuer technology platform in which advisors and investors can easily access structured notes, market-linked CDs, buffered ETFs, and annuities as well as a whole suite of tools to analyze, customize, execute, and maintain the most suitable protective investment product for their portfolios.
- Certain sub-advisers and their affiliates may have provided investment capital to Halo's affiliate, Halo Investing, for technology buildout and general corporate purposes. Use of such sub-advisers creates a conflict of interest in that Halo's retention of such sub-advisers is influenced by the capital funding relationship they have with our affiliate, Halo Investing.

Additional information regarding conflicts of interest can be found in Items 5, 10, 11, 12, and 14 of our Part 2A Brochure, available at Adviserinfo.sec.gov.

Other Questions You May Have

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

How do your financial professionals make money?

Our financial advisors are paid either a percentage of the fees we collect from you or a salary and bonus. Our financial advisors may receive commission-based compensation for the sale of securities and insurance products. We are incentivized to recommend that you add additional assets to your advisory account. We do not receive non-cash compensation.

Do you or your financial professionals have legal or disciplinary history?

Yes, certain Halo Investment Services professionals have disciplinary records, which can be found by accessing Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Other Questions You May Have

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

You can find additional information about our investment advisory services on our Part 2A Brochure, available at Adviserinfo.sec.gov. You may contact us at 312-586-2790 or via email to sma@haloinvesting.com if you have questions or to request a current copy of this Relationship Summary.

Other Questions You May Have

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?