

MMA Securities LLC Customer Relationship Summary (Form CRS) March 2025

Introduction

MMA Securities LLC (“we”, “our” or “us”) is registered with the Securities and Exchange Commission (“SEC”) both as a broker-dealer and an Investment Adviser. We are also a member of FINRA and SIPC. Brokerage and investment advisory services and fees differ, and it is important for you as the retail investor to understand the differences. Free and simple tools are available for you to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. Our affiliate MMA Asset Management LLC (“MMA AM”) offers investment advisory services to retail investors. Please also read the important information in the Form CRS for MMA AM, a copy of which is provided to you at the same time.

What investment services and advice can you provide me?

We currently offer a limited brokerage service to retail investors. These investment products or strategies we may recommend are limited to direct-to-provider mutual funds, individual retirement accounts (IRAs), 529 college savings plans and variable insurance products.

With our assistance, you will open an account directly with the appropriate vendor that offers the securities products that are suitable for your investment objective, personal profile, financial situation, and risk appetite. You will receive account statements directly from the vendor once you have opened your account directly with the vendor. We review, without a fee, the performance of your account and your personal situations periodically (typically once a year or more frequently depending on the types of products).

We do not have any investment discretionary authority over your account. We may recommend one or several vendors or securities products that are suitable for you, but the ultimate investment decision for your investment strategy and the purchase or sale of investments will be yours. We do not have any requirements for you to open or maintain an account or establish a relationship, such as minimum account size or investment amount.

Additional information about our advisory services is in Item 4 of our Firm Brochure which is available upon request or online at adviserinfo.sec.gov/. For additional information, please read our Regulation Best Interest Disclosures.

Conversation Starters. Ask your financial professional “Given my financial situation, should I choose a brokerage 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?”

Summary of fees, costs, conflicts of interest, and standard of conduct

What fees will I pay?

We do not receive fees from you directly. When you use our services to make an investment, you will pay a commission. That commission is based on the specific transaction and not the value of your account. We do not receive any fees from you directly; instead, we receive the commission directly from the vendor of the investment product that you purchase, and the amount is calculated based on the specific transaction. We do not charge you additional fees, such as custodian fees, account maintenance fees or account inactivity fees, but you will be responsible for fees that are charged directly to you by the vendor. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you will, where applicable, have to pay fees such as “surrender charges” to sell the investment. A surrender charge is a fee charge usually made by the insurance company if you withdraw money from a variable annuity within a certain period after a purchase payment; generally, it is a percentage of the amount withdrawn or purchase payments made.

For additional information, please read our Regulation Best Interest 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?

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

How else does your firm make money and what conflicts of interest do you have?

We receive compensation from third parties when we recommend certain investments. Some vendors, investment products or share class(es) of an investment product pay a higher commission (or 12b-1 fee) rate than others, which creates a conflict of interest for anyone making a recommendation because of the incentive to recommend vendors, products or share classes that pay higher rates. If an investment product, such as mutual funds or variable annuity products, makes more than one share class available, we will discuss the available options with you and recommend one or several share classes that are suitable for you, but the ultimate decision for choosing the share class will be yours.

Conversation Starter. Ask your financial professional “How might your conflicts of interest affect me, and how will you address them?”

Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11 which is available upon request or online at adviserinfo.sec.gov. For additional information, please read our Regulation Best Interest Disclosures.

How do you financial professionals make money?

Some of our financial professionals receive variable compensation, including a percentage of the commissions received by our Firm. Other financial professionals are salaried employees and are not compensated through commissions; they will, where appropriate, receive an annual performance bonus and other non-cash awards based on the totality of many different performance factors which include the revenue they have generated for our Firm.

Do your financial professionals have legal or disciplinary history?

Yes. Please visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Where can I find additional information?

You may obtain additional information by going to www.investor.gov/CRS or on the FINRA BrokerCheck website at www.brokercheck.finra.org and searching CRD#44254.

You may also contact us at (212) 345-5000 to obtain up-to-date information and request a copy of this Form CRS, our Regulation Best Interest Disclosure, or a copy of the Form CRS for our affiliate firm, MMA Asset Management LLC.

Conversation Starter. 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?”