

Customer Relationship Summary (Form CRS – January 20, 2023)

Introduction

Gold Coast Securities, Inc. is registered with the Securities and Exchange Commission (SEC) as a broker-dealer. The firm is also a member of the Financial Industry Regulatory Authority (FINRA). This document gives you a summary of the types of services we provide and how you pay to help you determine whether a brokerage account is right for you.

Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Gold Coast Securities offers brokerage services to retail investors.

- Our brokerage services include, but are not limited to, buying and selling securities on your behalf such as stocks, bonds, variable annuities, mutual funds, and 529 Plans as well as other non-securities investments such as insurance. Depending on the type of transaction, the brokerage services can be transacted through a third-party broker-dealer firm or directly with an investment sponsor. We do not custody your investments. Instead your investments will be custodied by the third-party broker-dealer or investment sponsor.
- You may select investments or we may recommend investments for your account, but the ultimate investment decision as to your investment strategy and the purchase or sale of investments will be yours.
- We can offer you a wide selection of investments, and do not offer proprietary products. Other firms could offer different investments or range of options, some of which might have lower costs.
- If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment.
- We do not monitor your account as part of our standard brokerage services. However, we can voluntarily choose to do so for the purpose of making additional recommendations to you. This voluntary review is not to be considered as an agreement to monitor your investments. We can offer you additional services to assist you in developing and executing your investment strategy and for monitoring your account, but you might pay more. Depending on the type of account you have, you will normally receive account statements on a quarterly basis in paper or electronic form.
- Certain account types and products are subject to minimum account sizes and investment amounts.
- We must act in your best interest and not place our interests ahead of yours when we recommend an investment or an investment strategy involving securities. When we provide any service to you, we must treat you fairly and comply with a number of specific obligations. However, our interests can conflict with your interests. When we provide recommendations, we must eliminate or mitigate these conflicts, or tell you about them.

Additional Information	Conversation Starters
<p>Visit www.gcsec.com/services.html and see our Reg BI Disclosure Document for more information.</p>	<p>Ask your financial professional:</p> <ul style="list-style-type: none"> • 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?

What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

- For brokerage services, you are charged fees and costs on your transactions, commonly referred to as a **“commission.”**
- The commission may be charged separately, which is common for transactions in stocks and exchange traded funds. With other investments, the commission is included in the price you pay for the investment, which is often called a **“markup”** or **“markdown”** in bond transactions or a **“load”** in mutual fund transactions. These commissions included in the cost of a transaction will reduce the value of your investment or amount purchased.
- Certain investments, including but not limited to, mutual funds and variable annuities impose additional operating fees that will reduce the value of your investment over time. Also, some investments like variable annuities will often impose a **“surrender charge”** should you sell the investment prior to a specified time period.

- Our fees vary and are negotiable. The amount you pay will depend, for example, on how you buy and sell, what type of investment you buy or sell, and your account type.
- Because you are charged for each trade in your account, we have an incentive to encourage you to trade often.
- You will pay a transaction fee when we buy and sell an investment for your account. You will also pay fees to a third-party broker-dealer that will hold your assets (called “**custody**”). These include, but are not limited to, custodian fees, account maintenance fees, and other transactional and inactivity fees, and product-level fees.

Additional Information	Conversation Starters
<p>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.</p> <p>Visit www.gcsec.com and see our Reg BI Disclosure Document for more information.</p>	<p>Ask your financial professional:</p> <ul style="list-style-type: none"> • 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? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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.

- **Third Party Payments:** Compensation we receive from third parties when we recommend or sell certain investments. Receipt of these funds directly benefits us and therefore creates a conflict of interest.
- **Revenue Sharing:** Investments where the manager or sponsor of the investments, or another third party (such as an intermediary), share the revenue they receive on those investments with us. Receipt of these funds directly benefits us and therefore creates a conflict of interest.

Additional Information	Conversation Starters
<p>Visit www.gcsec.com and see our Reg BI Disclosure Document for more information.</p>	<p>Ask your financial professional:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated by commissions as previously described in this document. Certain conflicts of interest exist in connection with this compensation as described above. Factors related to this compensation include, but are not limited to, the amount of assets serviced, the complexity of your situation, the time required to meet your needs, the products sold, the products’ sales commissions, or revenue the firm earns from the financial professional’s services or recommendations.

Do you or 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 your financial professionals.

Conversation Starters
<p>Ask your financial professional:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? If yes, for what type of conduct?

Additional Information

For more information about our firm, please visit our website at www.gcsec.com for additional disclosures. Additional information can be obtained from www.investor.gov, BrokerCheck at <https://brokercheck.finra.org>, and, if applicable, your account agreement. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling us at (805) 496-3660.

To report a problem to the SEC, visit www.investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, call (301) 590-6500. If you have a problem with your investments, account or financial professional, contact us in writing at Gold Coast Securities, Inc., 275 E. Hillcrest Drive, Suite 225, Thousand Oaks, CA 91360.

Conversation Starters
<p>Ask your financial professional:</p> <ul style="list-style-type: none"> • 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?