

Sentinel Securities Inc.
Form CRS (Customer Relationship Summary)

6/30/2020

Item 1: Introduction

SENTINEL SECURITIES, INC. ("SSI") is registered with the Securities and Exchange Commission as a broker dealer and is a member FINRA/SIPC*. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC. Securities in your account are protected up to \$500,000. Please see www.sipc.org for additional details.

Item 2: What investment services and advice can you provide me?

We offer brokerage services and direct held investments to retail investors (we also provide services to retirement plans). Our principal brokerage services to retail investors are execution of securities transactions in stocks, fixed income securities, mutual funds, and 529 plans, and related administrative servicing of client accounts. SSI is an introducing broker dealer which clears through Pershing LLC. ("Pershing"). Pershing executes your transactions and holds your assets for safekeeping.

We predominately provide brokerage execution services to clients who also have an advisory relationship with Sentinel Pension Advisors Inc. ("SPA"), our affiliated registered investment adviser. We do not have account minimums. We also have a limited number of accounts for clients that do not have an advisory relationship with SPA, or have an advisory relationship with SPA and maintain one or more self-directed accounts ("Brokerage Only" accounts).

We *do not* provide investment recommendations or monitoring for SSI Brokerage Only accounts. You make the decisions whether to purchase or sell your investments in SSI Brokerage Only accounts without input from SSI or SPA. If you are an advisory client of SPA and we provide execution services for those accounts, all investment recommendations and account monitoring services are made exclusively by SPA as the investment adviser to your account.

Questions to Ask Us:

"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?"
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Item 3: What fees will I pay?

For brokerage services to Brokerage Only accounts, we charge transaction-based fees. There are many types of transaction-based fees. However, in general we are compensated through (i) commissions; and (ii) ticket charges. The more transactions you make in a brokerage account, the more transaction fees we earn. Our receipt of transaction-based compensation incentivizes us to encourage you to trade often. Also, we receive distribution fees called "12b-1 fees" from some mutual fund companies based on the value of your investment in certain fund shares. These fees are paid to us by the mutual fund companies for as long as you continue to hold those mutual fund shares. This gives us an incentive to encourage you to hold mutual funds which pay 12b-1 fees in your account. We are not currently making any securities recommendations to customers of Brokerage Only accounts.

SSI does not charge transaction-based fees for trades executed on behalf of SPA clients in their advisory accounts.

In addition to transaction-based fees and 12b-1 fees, you may incur additional fees and costs related to the investments in your account, including custodian fees, account maintenance fees, wire and electronic fund transfer fees, surrender charges, fees related to mutual funds and variable annuities, such as management fees and other product related fees, such as redemption fees.

Ask Us:

“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?

We do not provide securities, investment or account-type recommendations. 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.

As described above, in addition to transaction-based fees, we receive 12b-1 fees. Receiving 12b-1 fees from mutual funds gives us an incentive to encourage you to hold mutual fund shares based on our compensation rather than on your needs. We mitigate this conflict by not making recommendations in Brokerage Only accounts. For additional information, please refer to SPA's [Form CRS](#) and [Brochure](#), especially [Item 10](#).

Ask Us:

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

How do your financial professionals make money?

Registered Representatives of SSI receive compensation from services provided to retirement plans (who are not retail investors), transaction-based compensation and 12b-1 fees from the sale of certain mutual fund share classes. Those professionals who are also representatives of our affiliated investment adviser, SPA also receive compensation from financial planning fees, and advisory fees that are charged as a percentage of your assets under management. For additional information, please refer to SPA's [Form CRS](#).

Item 4: Do you or your financial professionals have legal or disciplinary history?

Yes. You can go to Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional. You may also search SSI's and/or your financial professional's legal and disciplinary history at brokercheck.finra.org.

Ask Us:

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

Item 5: Additional Information

To receive a copy of Sentinel Securities Inc.'s Form CRS—Client Relationship Summary, please visit our website at www.sentinelgroup.com. For additional information about Sentinel Securities Inc.'s brokerage or investment advisory services, ask your financial professional or call us at 888.762.6088.

Ask us: “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?”