



Stirlingshire

Better for Clients ♦ Better for Advisors

Form CRS: Stirlingshire BD LLC. 1/18/2024

Item 1 Introduction

Stirlingshire BD LLC. (“Stirlingshire”) is registered with the Securities and Exchange Commission as a Broker-Dealer and is a member of FINRA and the Securities Investor Protection Corporation.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

What is a Broker-Dealer? A Broker-Dealer is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission.

Item 2 Relationships and Services

What investment services and advice can you provide me?

Our firm offers brokerage services to Accredited retail investors including buying and selling securities and Put and Call broker or dealer or option writer. Accredited investors generally have a net worth over \$1mm excluding their primary residence and/or income over \$300K. Additional examples can be found here:

<https://www.investor.gov/introduction-investing/general-resources/news-alerts/alerts-bulletins/investor-bulletins/updated-3> Our firm provides non-discretionary accounts for accredited investors. The different types of accounts offered are Cash accounts, Margin accounts, IRA, Roth IRA, and Entity accounts. We also offer level 1 and 2 Option within the accounts. If you invest with a registered representative, our firm will buy and sell investments in your account which require your pre-approval on an ongoing basis. This is called non-discretionary since the client makes the final decision.

We offer numerous products such as equities, fixed income securities, options, mutual funds, exchange traded funds (ETF's) and Real Estate Investment Trusts (REIT's) The firm provides recommendations to investors on a solicited basis and allows the investor to trade in his own account on an unsolicited basis.

Stirlingshire provides periodic monitoring of the accounts based on market conditions and client objectives; however, we do not monitor customer accounts on a regular basis. The client should keep in touch with the broker and ask questions as the market conditions change.

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?

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

Ask your financial professional: – How might your conflicts of interest affect me, and how will you address them?

Item 3 Fees, Costs, Conflicts and Standard of Conflict

What fees will I pay?

On solicited trades there may be a negotiated commission up to up to a maximum of 3.5% of the principal amount of the transaction. Our Registered Representatives do not charge commission when closing out a losing position. This could create a conflict. We require a minimum of \$25,000 to open a new account for clients that do not have prior relationships with our brokers. Talk with your Registered Representative for more information.

Our clearing agent may charge minimal SEC and exchange fees and other fees for various services which you will pay on a pass-through basis. https://stirlingshire.com/pdf/Fee_Schedule.pdf

We charge fees for margin interest, and stock loan. Some fees create a conflict of interest described below.

- If you use margin, you could be exposed to more risk, and we could make more money.
- Depending on how often you trade your account you might incur larger fees if you buy and sell securities more often.

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. Also, we charge a \$20 a month platform fee. Please make sure you understand what fees and costs you are paying.

There potentially could be additional fees or costs in the future related to our services if we deem it necessary to pass on clearing costs.

Item 4 Legal obligation and how the firm makes money.

When we provide you with a recommendation, we must 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 our 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.

- Our firm makes money by offering products and services to you that we in turn earn money on and therefore have an incentive to sell these products to you such as fees for margin interest, and stock loan.
- We make money from the ticket charges your broker pays to us when you execute a trade idea that they have sent to you via the app or web platform. We also make money on margin interest, stock loan, and on credit balances.

Item 5 How do your financial professionals make money?

- Our financial professionals can charge a commission per trade for their services.

For more detailed information about our fees and costs please view our Fee Schedule at https://stirlingshire.com/pdf/Fee_Schedule.pdf

Item 6 Disciplinary History

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

Yes. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation starters.

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

Additional Information

You can find additional information about our services and disclosures at <https://stirlingshire.com/disclosures>. Or request a copy of the relationship summary by emailing info@stirlingshire.com or by calling (877)-600-7026.