**FORM CRS (Relationship Summary) July 1, 2023**

**Introduction**

World First Financial Services, Inc. (World) is a full service broker dealer registered with the U.S. Securities & Exchange Commission (SEC), Financial Industry Regulatory Authority (FINRA), Municipal Securities Rulemaking Board (MSRB) and Securities Investor Protection Corporation (SIPC).

Form CRS provides information to help you make an informed decision about whether or not to transact business with us or not, and how. This document contains important information about our firm and will prepare you for conversations with our investment professionals.

Free and simple tools are available for you to research firms and financial professionals at Investor.gov/CRS, a website that is maintained by the SEC. These tools provide educational materials about broker-dealers, investment advisers and investing. Any link within this document that does not provide an expanded web address can be accessed by visiting [www.worldfinancial.net](http://www.worldfinancial.net). Or contacting Matthew Clark at 212-584-4139.

“What investment services and advice can you provide me?”

World offers brokerage services to retail and institutional investors. Industry regulated brokerage services include access to all U.S. domestic equity, government bond, corporate bond and municipal bonds, options, mutual funds, Cd’s, variable annuities, new issue syndicate for state municipal securities and preferred stocks. Through its clearing agent, First Clearing LLC (FCC), various money market funds are available including an FDIC insured money market fund covered up to a maximum of $750,000 per account. World does not offer its own investment research, however, FCC offers research as a courtesy to World customers. World only offers cash and margin accounts. It does not offer investment advisory or discretionary managed accounts or account monitoring services.

Types of Accounts at World: Individual, Joint, Custodial, DVP (delivery vs payment), Estate, Trust, Corporate (including all type of corporations and LLC’s), Partnership, Individual Retirement and other types of retirement accounts outlined in our account agreement.

Recommendations of securities are predominantly in investment grade municipal securities and preferred stocks. Unlike the equity markets, industry municipal bonds are normally recommended on the following basis: Rating, yield, locality, coupon and maturity and are matched to a customer’s investment objectives and request for a recommendation. Additionally, review of a customer’s current holdings and the necessity for diversification are factors in determining if an investment is prudent for the customer. World make also make recommendations in equity securities, options, corporate bonds and other securities.

Account Minimums and Other Requirements: World has no restrictions from opening an account. It has no account size or investment amount requirements.

Questions to guide your conversations with 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?

“What fees will I pay?”

Fees and costs affect the value of our account. In a brokerage account, the fees that you pay and/or compensation that World will earn is based on the specific transaction and not the value of your account. The amount of the transaction charge for a particular transaction depends on the nature of the transaction, type of securities or product that you buy or sell, how much you buy or sell and other market factors. These transaction-based fees are generally referred to as a commission, mark up, sales load, or a sales charge. Fees and costs will reduce any amount of money you make on our investments over time.

Questions to guide your conversation with us:

* Help me understand how these fees and costs might affect my investments. If I give you $10,000, how much will go to fees and costs, and how much will be invested for me?

A schedule reflecting details on the commission charged to you and received by us and your financial representative for trades of equities can be found at [www.worldfinancial.net](http://www.worldfinancial.net). Or you may call 212-584-4139, General Principal, Matthew Clark for further information. Amounts on this schedule will be discounted for each customer. World never charges full commission. “ You will pay fees and costs whether you make or lose money on your investments.” Please make sure you understand what fees and costs you are paying.

Standard of Conduct

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 World provides you with a recommendation, we are required to act in your best interest and not put our best 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 to you. Here are some examples to help you understand what this means:

World does not offer its own proprietary products so there is 100% no conflict there. World does engage in proprietary trading in which we make profits buying and selling from and to our own accounts. There may be an instance where both our clients and the firm trade the same security. Another example is the more the transactions, the more the compensation and with that the incentive to make recommendations more frequently.

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

In the case of World buying and selling the same investments at the same time as you would as a client, we will ensure that our clients always receive the best price on either a buy or a sell from your account. In addition, frequency of transactions is reviewed on a regular basis by firm supervisory personnel.

How do your financial professional make money?

The compensation your investment professional received depends on several factors:

* The type of product purchased or sold, the principal amount of the fixed income security or number of shares of stock bought or sold would generate either a commission or a markup/markdown which will be clearly disclosed on your confirmation.
* In a brokerage relationship, investment professionals are generally compensated for each transaction in your account. Therefore, a broker has an incentive to provide investment recommendations that result in selling more investment products and services that carry higher fees.

Questions to guide your conversation with us:

* Do you or our financial professionals have legal or disciplinary history: YES

Please visit <https://www.investor.gov/CRS> or <https://brokercheck.finra.org> or call 212-584-4139

to speak with Matthew Clark/General Principal

Where can I find additional information:

* You can always ask your financial professional for more information about our brokerage services or for a copy of Form CRS. Additional information is available at [www.worldfinancial.net](http://www.worldfinancial.net) under Regulation BI Disclosure.

Questions to guide your conversation with us:

* Who is my primary contact person? The representative listed on your month end client statement. Is he or she a representative of your broker dealer? Yes, that representative is required to be registered with the firm and its regulators.
* Who can I talk to if I have concerns about how this person is treating me?

If you have any concerns about how this this person is treating you, you may call Matthew Clark/General Principal of `World First Financial Services Inc. at 212-584-4139 (revised July 1, 2023)