



13537 Barrett Parkway Drive • Suite 300
Manchester, Missouri 63021
314.909.0600 314.909.0606 fax

Moloney Clients

Important Information about Investing with us

Revenue Sharing

Moloney receives payments known as revenue sharing from certain mutual fund companies, 529 plan program managers and insurance companies (some of our “product partners”). We want you to understand that Moloney’s receipt of revenue sharing payments creates a potential conflict of interest in the form of an additional financial incentive and financial benefit to the firm, its financial advisors and equity owners in connection with the sale of products from these product partners.

Revenue sharing involves a payment from a mutual fund company’s adviser or distributor, a 529 plan program manager or an insurance company or the entity that markets an insurance contract. It is not an additional charge to you. These payments are in addition to standard sales loads, annual sales fees, expense reimbursements, sub-transfer agent fees for maintaining client account information and providing other administrative services for mutual funds (shareholder accounting and networking fees), fees for maintaining technology and providing other administrative services for insurance products (inforce contract service fees), and reimbursements for education, marketing support and training-related expenses.

For additional information on a particular product partner’s payment and compensation practices, please review the applicable prospectus, statement of additional information or offering statement.

Other Payments

As an introducing broker-dealer, Moloney Securities Co., Inc. utilizes the trade execution and custodian services of its clearing firm, RBC Correspondent Services. With respect to our clients’ mutual fund assets held at the firm’s custodian, the firm’s custodian and Moloney Securities typically receive Networking & Omnibus revenue paid to and received by the custodian. The firm’s custodian typically rebates to Moloney Securities a portion of the custody fees collected from such accounts. With respect to client account assets held in the custodian’s Bank Deposit Program (BDP), the custodian typically credits Moloney Securities a percentage of all assets held in such program. With respect to client account assets held in the custodian’s Money Market Program, the custodian typically credits Moloney Securities a percentage of all assets held in such program. For client account assets held in cash, the custodian typically



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credits Moloney Securities a percentage of all assets held in such program. We want you to understand that Moloney's receipt of these payments creates a potential conflict of interest in the form of an additional financial incentive and financial benefit to the firm, its financial advisors and equity owners.

Securities Investor Protection Corporation

(SIPC) - SIPC provides up to \$500,000 of protection for eligible securities in brokerage accounts held in each separate capacity, including a maximum of \$250,000 for cash awaiting reinvestment. Market losses are not covered by SIPC. For more information about SIPC, visit www.sipc.org. or call (202) 371-8300.

FINRA Public Disclosure Program - The Financial Industry Regulatory Authority (FINRA) has a public disclosure program that can help keep you informed about the securities industry and important information for you as an investor. If you would like information about the program, call FINRA's BrokerCheck hotline at (800) 289-9999 or visit www.finra.org/Investors/index.htm.

Account Safety

- Moloney does not accept cash deposits.
- Always make your checks payable to RBC Correspondent Services, not to your financial advisor or another Moloney associate. Ask for receipts when you deposit checks or securities.

- Review your statements and trade confirmations for accuracy, making sure they reflect the activity you have authorized. All transactions, including deposits and withdrawals, should appear on your statements.
- Please notify us promptly if you believe there has been an error made in your account(s), or if you have other concerns. Call your financial advisor or our Home Office at (314) 909-0600, or write to us at 13537 Barrett Parkway Drive, Suite 300, Manchester, Missouri 63021.

How to File a Complaint about Your Account

Written complaints involving your account(s) should be directed to Moloney's Home Office at 13537 Barrett Parkway Drive, Suite 300, Manchester, Missouri 63021. Verbal complaints involving your account(s) should be made to our Home Office at (314) 909-0600. Any verbal communications you make regarding your account(s) should be reconfirmed in writing to further protect your rights, including your rights under SIPC.

SEC Rule 606

As an introducing broker-dealer, Moloney Securities Co., Inc. utilizes the trade execution services of its clearing firm, RBC Correspondent Services whose order routing statistics are viewable by clicking on this link:

<http://external.s3.com/rule606/rbcwm/correspondentsvcs/>



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Product Partners

In certain instances, we receive payments from our product partners in the form of re-allowance fees. Additionally, in some instances we receive payments from our product partners to help defray the expenses of our leadership summit meeting and our annual compliance meeting. We want you to understand that Moloney's receipt of these payments creates a potential conflict of interest in the form of an additional financial incentive and financial benefit to the firm, its financial advisors and equity owners in connection with the sale of products from these product partners.

In 2018, the following firms provided payments to defray meeting expenses:

- Archon

- Gladstone Preferred
- Bourne Senior Housing
- Cantor Fitzgerald
- GK Investments
- GPB
- GWG
- Hartman
- iSelect
- Spring Hills Holdings
- PAC
- RBC Correspondent Services
- S2K
- SC Distributors
- Shopoff
- Red Oak Capital
- Strategic Storage
- Time Equities
- Vestmark