

CUSTOMER RELATIONSHIP SUMMARY

1. INTRODUCTION

N.I.S. Financial Services, Inc. ("Firm") is registered with the Securities & Exchange Commission as an Introducing Broker-Dealer that offers only mutual fund accounts and services to our customers. Our Firm is also registered with the Financial Industry Regulatory Authority (FINRA) as well as with 30 State Securities Departments. The Firm is not a SIPC Member.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- We are a Brokerage. **We are not investment advisors.** The Registered Representatives ("Representatives") of the Firm are sales persons and are **not registered investment advisors.** Brokerage and investment advisory services and fees differ; it is important for you to understand the differences. 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.
- Our brokerage service offers mutual funds from a limited set of mutual fund families that each offer a broad selection of mutual fund investments to retail investors. **Our Firm is an Introducing Broker/Dealer.** **We do not hold customer accounts or funds. Any customer accounts opened through our Firm are held directly with the transfer agent of the mutual fund company you invest in and not with our Firm.** For additional information, refer to our Regulation Best Interest Disclosure.
- Mutual Fund Companies have minimum amount requirements to open and maintain an account. **The minimum amount to open and maintain an account varies. Some mutual fund companies accept a lower minimum to open and/or maintain an account as long as there are accompanying systematic investments. These minimums will be stated in the Prospectus.**
- We can offer you additional services to assist you in developing and executing your investment strategy and monitoring the performance of your account. **We will not monitor your portfolio or investments on an ongoing basis unless we agree to do so in advance and in writing.**
- You may find further information at: <http://www.ozarknationallife.com/nis.aspx>

Questions to ask:

- *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?*

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3A. What Fees Will I Pay?

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.**

We do not charge the customer any fees. You may pay fees to the mutual fund company. These fees are disclosed in the mutual fund Prospectus provided to you. These may include fees based upon specific transactions as well as fees assessed on the value of your account. Some of these fees are shared with our Firm and with our Representatives. Fees may also be charged by the transfer agent or by affiliates of the mutual fund company. These will be disclosed when you open your account.

- You may find further information at: <http://www.ozarknationallife.com/nis.aspx> and click on the link to the Mutual Fund Company you are invested in or intend to invest in to view the fund Prospectus. Investment objectives, risks, charges, expenses, and other important information are contained in the prospectus; read and consider it carefully before investing. Please make sure you understand what fees and costs you are paying.

Questions to ask:

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?

3B. 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.

- A **Sales Charge (or “load”)** is charged by many mutual fund companies. This charge is imposed on many purchases as a percentage of the offering price. The Sales Charges and Sales Charge Discounts vary between mutual fund companies, as well as between particular funds and the Class of mutual fund shares purchased. **The Firm may receive all or a portion of the sales charge. Possible conflict:** Depending on which mutual fund and share class we recommend to you, **the amount of sales charge the Firm receives may increase.**
- Some mutual fund companies charge fees for their distribution and/or services (“**12b-1 fees**”). These 12-b1 fees can vary depending on the mutual fund and/or the share class. **Possible conflict:** Depending on the mutual fund and share class we recommend to you, **the amount of 12b-1 fees the Firm receives may increase.**
- Our Firm may have a **revenue sharing agreement** with one or more Mutual Fund Companies. The amount our Firm receives is based on the volume of fund shares that the Firm sells for the mutual fund company. Your Representative **does not** receive any of the revenue sharing received by our Firm. **Possible conflict:** Depending on which mutual fund we recommend to you, **the amount of revenue sharing the Firm receives may increase.**
- You may find further information at: <http://www.ozarknationallife.com/nis.aspx> and click on the links to the different Mutual Fund Companies to view their fund **Prospectus** and see what, **if any**, their maximum sales charges and sales charge discounts they may have. You can also visit the Mutual Fund site directly by typing in the Mutual Fund Company name in your internet browser to view their literature and forms for all funds they offer.

Questions to ask:

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

3C. How do your Representatives make money?

- Some mutual funds carry **sales charges**. The maximum and reduced sales charge can vary depending on the mutual fund and/or the share class. Your Representative may receive all or a portion of the sales charge. **Possible conflict:** Depending on which mutual fund and share class we recommend to you, **the amount of sales charge your Representative receives may increase.**
- Some mutual fund companies charge **12b-1 fees**. These 12b-1 fees can vary depending on the mutual fund and/or the share class. **Possible conflict:** Depending on which mutual fund and share class we recommend to you, **the amount of 12b-1 fees your Representative receives may increase.**
- Neither our Firm nor your Representatives charge any fees directly.

4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our Representatives. For additional information about our brokers and services, visit <https://brokercheck.finra.org/> .

Questions to ask:

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

5. ADDITIONAL INFORMATION

- You may find additional information about our Broker-Dealer at our website <http://www.ozarknationallife.com/nis.aspx>.
- You may request a copy of the Form CRS Relationship Summary by contacting your Representative or at our website <http://www.ozarknationallife.com/nis.aspx>. You may also call **816-842-8685** for a copy or to request up-to-date information.

Questions to ask:

Who is the primary contact person for my account? Is he or she a registered representative of a broker-dealer? If I have concerns about how this person is treating me, who can I talk to?