

## Client Relationship Summary: **Stirlingshire BD LLC**

Date: April 22, 2025

### **Item 1: Introduction**

Stirlingshire BD LLC (Stirlingshire) is a broker dealer registered with the Securities and Exchange Commission (SEC) and is a member of the Financial Regulatory Authority and the Securities Investor Protection Corporation. Stirlingshire's affiliate, Stirlingshire RIA LLC, is an investment adviser registered with the SEC and offers investment advisory services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of brokerage services and fees Stirlingshire offers. To learn more about our affiliate's investment advisory services see [Stirlingshire RIA LLC's relationship summary](#). Please visit <https://www.investor.gov/CRS> for free, simple tools to research firms and financial professionals, as well as educational materials about broker dealers, investment advisers, and investing. The nature of a client's relationship with a firm depends on which products and account types they choose to invest.

### **Item 2: Relationships and Services**

What investment services and advice can you provide me? Stirlingshire offers non-discretionary brokerage services to U.S. resident retail investors, including taxable investment accounts or tax-deferred retirement accounts, including IRAs or Roth IRAs, through its retail representatives and an app-based brokerage platform. Using our services you can buy or sell investment products including equities, fixed-income securities, options, mutual funds, ETFs, and REITs. Eligible customers may participate in a margin or fully paid stock lending program. Your Stirlingshire financial professional will offer your recommendations specific to you when you request it, but all transaction decisions are yours. You may also transact in your own account at any time without contacting your financial professional. Stirlingshire does not regularly monitor customer accounts. Customers are encouraged to communicate regularly with their Stirlingshire broker and ask questions as market conditions change. Transactions placed with Stirlingshire are executed, cleared, and settled by, and your assets are custodied with, Apex Clearing Corporation (Apex). Apex is also responsible for providing your account statements and confirmations. Please also see the [customer relationship summary for Apex](#).

*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?*

### **Item 3: Fees, Costs, Conflicts and Standard of Conduct**

What fees will I pay? You will pay your financial professional a negotiated commission of up to 3.5% on a profitable sale of an advised position. Advised trades have no commission on the buy side. Self directed trades (purchases and sales) have no commission. You will pay certain transaction based fees and account administration fees as charged by Apex whether we make a recommendation to you or not. Stirlingshire receives a percentage of Apex's margin interest, stock lending, and credit interest through the sweep program. There is no fee for the sweep account, and you receive a portion of the interest earned. These services create a potential conflict of interest, as we may benefit if you choose to participate in these programs. Please see [Stirlingshire's Brokerage Fee Schedule](#) for more details. 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. Please make sure you understand what fees and costs you are paying.

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*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?*

### **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. 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 is an example to help you understand what this means: We make 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. Our financial professionals make money when you decide to sell an advised position. Stirlingshire receives revenue from third parties in the form of 12b-1 fees, and receives interest on margin, stock loans, and credit balances. We do not pay you interest on those balances. 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.

*Ask your financial professional: 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?*

**How do your financial professionals make money?** Our financial professionals receive commissions on a profitable sale of a broker advised position. Stirlingshire does not sponsor sales contests or set sales quotas and does not offer non-cash compensation that are based on the sale of securities to its customers. Stirlingshire does not receive payment for order flow.

*Questions to ask your financial professional: How might your conflict of interest affect me, and how will you address these?*

**Do you or your financial professionals have a legal or disciplinary history?** Yes. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

*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 and disclosures about our services at <https://www.stirlingshire.com/disclosures>. You can also look up additional information about Stirlingshire and our financial professionals by visiting [BrokerCheck](#) and search for our name or our CRD# 310576. To request a current copy of this relationship summary, email [info@stirlingshire.com](mailto:info@stirlingshire.com) or call (877)-600-7026.