

Stoever Glass & Co, Inc.

Member FINRA/SIPC

08/12/2022

INTRODUCTION

Stoever Glass & Co. Inc. ("SG") is a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investors Protection Corporation ("SIPC") and registered with the Securities and Exchange Commission ("SEC") *Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing. SG offers exclusively brokerage services.*

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Brokerage Services

A SG brokerage account requires no minimum account size or investment. In a brokerage account, you pay commissions and other sales fees on a **per transaction basis**. We may recommend investments, or give you investment advice, but you make the final decision to buy, sell or hold any security.

We may, from time to time, voluntarily review your account holdings, however, for the purposes of Regulation Best Interest, we do **not** provide an ongoing monitoring service or monitor your account and Regulation Best Interest does not require us to do so.

Our brokerage services provide you:

- Investment recommendations and responses and trade instructions and other requests.
- Access to investments, investment guidance and market education.
- Trade execution for purchases and sales of securities and custody of Account Assets through our clearing broker.

CONVERSATION STARTER: *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 licenses, education, and other qualifications?
- What do these qualifications mean?

For additional information please see our Regulation Best Interest posted on our website <http://www.stoeverglass.com> or call us at 212-952-1910 to obtain a copy.

WHAT FEES WILL I PAY?

You will pay a fee for each transaction in a brokerage account. The type of fees you pay are known as, for example, commissions, mark-ups, mark-downs, or sales charges. These fees can be a direct payment from you or, in certain cases, the sponsor or the manager will pay the fees and costs to us based on the size of your transaction. Fees and cost may vary from transaction to transaction.

The more trades you make in your brokerage account, the more we/and or your financial professional get paid, giving us a financial incentive to encourage transactions in your Account.

When we act as "Principal" or from a "Principal Capacity", the prices at which we sell securities to you or buy securities from you, contain a Mark-Up or Mark-Down from the prevailing market price. There are no additional commissions or fees charged on the transaction.

When we transact as "Agent" or from the "Agency Capacity", there is a commission charged on the transaction. For securities such as mutual fund shares, we may also receive a trailing commission for as long as you own that security. The capacity in which we act is indicated on your trade confirmation.

Fees and costs will reduce the amount of money you make and increase losses on your investments over time.

Our firm makes money almost exclusively from our ability to profitably buy and sell securities. Notwithstanding market risk, the more securities we are able to buy and sell, the more revenue we are able to generate. Due to this incentive, over trading could be a potential conflict of interest. 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. For additional information please see our Regulation Best Interest posted on our website www.stoeverglass.com or call us at 212-952-1910 to obtain a copy.

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMENDATIONS? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

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 your interests. You should understand and ask us about these conflicts because they may affect the recommendations, we provide you.

We receive a portion of certain fees collected by our clearing broker on mutual fund investments. We may hold for resale certain debt securities (municipal and/or corporate bonds) for which the Firm will mark-up such securities when sold to you. We do not offer proprietary products.

CONVERSATION STARTER: *Ask your financial professional:*

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

How do your financial professionals make money?

Financial professionals are paid a portion of the commissions/mark ups/downs and trailing fees earned on transactions on your account. The more trades you make in your brokerage account, the more we/and or your financial professional get paid, giving us a financial incentive to encourage transactions in your Account which may create a conflict of interest.

For additional information please see our Regulation Best Interest posted on our website www.stoeverglass.com or call us at 212-952-1910 to obtain a copy.

CONVERSATION STARTER: *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?

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

Yes. This information is available at: investor.gov/CRS, a free and simple search tool to research SG and your financial professionals. For additional information, you may also visit BrokerCheck <https://brokercheck.finra.org>

CONVERSATION STARTER: *Ask your financial professional:*

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

ADDITIONAL INFORMATION

CONVERSATION STARTER: *Ask your financial professional:*

- 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?

For additional information about our services, please visit [Our Website](#). If you would like additional, up-to-date information or a copy of this disclosure, please call 212-952-1910 where retail investors can request up-to-date information and a copy of Form CRS.