

October 16, 2025

Customer Relationship Summary

McDonnaugh Securities LLC.

Form CRS

McDonnaugh Securities LLC (“McDonnaugh”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer and is also a member of FINRA, and SIPC. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our brokerage services include buying and selling securities at your direction. When we make a recommendation, you make the ultimate decision regarding the purchase or sale of investments. You may accept or reject any recommendation we make. It is your responsibility to monitor the investments in your brokerage account, and we encourage you to do so regularly. We do not commit to providing on-going monitoring of your brokerage account. We are available for further discussion as necessary as it relates to the viability of the investment choice.

There is an account minimum of \$2500.00 to invest with us.

Additional information about our services is available on our website at mcdonnaugh.com.

When considering our services, 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 your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

You will pay us a “commission” or other fee for each transaction. These fees may include an up-front load or a “trail” fee that is charged as long as you hold the investment. When we buy certain fixed income securities from you to place it into our inventory or sell a fixed income security to your out of our inventory (as “riskless principal”), we mark up the price you pay or mark down the price you receive, which is a benefit to us. We also profit from a portion of the fees charged by our clearing firm (which are shared with us), such as custodial, account maintenance, transfer and administrative service fees. You will be charged more when there are more trades (and larger trades) in your brokerage account. We therefore have an incentive to encourage you to trade more often (and in larger amounts).

Transaction-based fees are based on a host of factors, including, but not limited to: underlying product selection; your brokerage service model and account type; size of your transaction and/or overall value of your account; frequency of your trade activity; and available discounts and/or fee waivers.

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.

Certain investments, for example mutual funds and variable annuities, impose additional fees that will reduce the value of your investment over time, or surrender charges if you sell the investment before you hold it for a specified time period. These fees are disclosed in the investment prospectus or other offering document.

When considering our services, 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?

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 must act in your best interest and not put our interest ahead of you. 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 and investment advice we provide you. Here are some examples to help you understand what this means.

- **Third Party Payments:** We receive compensation, payments and other benefits from certain unrelated sponsors and managers (or their affiliates) if you invest in their products or retain their services based on our referral. Therefore, we have an incentive to recommend or to invest your assets in products from sponsors that provide us with the greatest levels of such compensation, payments and other benefits or refer you to certain third-party managers who compensate us for the referral.
- **Product Sponsor Support:** Some product sponsors, as well as other third parties such as our custodian and clearing broker, provide our financial professionals training, travel expense reimbursement, gifts, entertainment, and meals to encourage and aid in the selling or recommending of their products, which means that we have an incentive to offer, and our financial professionals are incentivized to recommend, their products over other products.
- **Riskless Principal Trading:** Because we earn mark-ups and mark-downs on riskless principal transactions, we have an incentive to recommend that you purchase securities that we can trade on a riskless principal basis.
- **Bank Sweep Program:** Advisory and brokerage accounts that participate in our Bank Deposit Sweep Program provide us with compensation for deposits in banks that are a part of this program. Accordingly, we have an incentive to make recommendations or investments that generate uninvested cash that will be deposited through the bank sweep program and to choose participating banks that pay greater amounts of compensation to us for such deposits.

When considering our services, ask our financial professional:

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

Additional information about our conflicts of interest is available in your Customer Agreement.

How do your financial professionals make money?

Our financial professionals earn a portion of the commissions and other transaction fees you pay. As commissions are based on a number of factors, so is the compensation paid to our Financial Professionals. For example, certain products pay higher commission rates than others. Financial professionals are also eligible for trips and awards based on their production. The compensation and other benefits we provide create an incentive for your financial professional to recommend transactions and services that generate greater revenue for us.

Some financial professionals are eligible for recruiting packages and forgivable loans that provide additional incentives to recommend that you open accounts with and transfer your assets to us. Additionally, if your financial professional is also a representative of one of our affiliates, he or she will be compensated based on the revenue he or she generates for that affiliate.

Financial professionals also receive non-cash compensation and other benefits from companies that provide investment products and services on our platform, including business entertainment, expense reimbursement for travel associated with educational or similar business meetings, financial assistance in covering the cost of marketing and sales events, and nominal gifts. These benefits create an incentive for the financial professional to recommend (and maximize the use of) products and services of companies that provide them.

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

Yes, visit Investor.gov/CRS or brokercheck.finra.org for a free and simple search tool to research our firm and our financial professionals.

When considering our services, ask your financial professional:

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

Additional Information

For additional information about our services or to request a current copy of this relationship summary please visit www.mcdonnaugh.com ; email andre@mcdonnaugh.com or call us at 516-442-1071.

When considering our services, ask your financial professional:

- Who is my primary contact person?
- Is she or he 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?