

Client Relationship Summary
Nvstr Financial LLC dba Tornado – July 20, 2021

Introduction

Nvstr Financial LLC dba Tornado (“Nvstr”) is registered with the Securities and Exchange Commission and FINRA as a broker-dealer and is a member of SIPC. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

This document is a summary of the services and fees we offer to Retail Investors which are natural persons who seek or receive **securities** services primarily for personal, family, or household purposes. Additionally, 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 and brokercheck.finra.org which provides pertinent facts including disciplinary history about member firms and individual registered representatives.

Relationships and Services

What investment services and advice can you provide me?

We offer brokerage transactions in equity securities for individual accounts.

If you open a securities account with our firm, as part of our standard service we will not monitor your investments on a regular basis.

- **Key Questions to 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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

The principal fees and costs associated with engaging our firm for brokerage services are commissions and charges on a per transaction basis or a monthly charge that allows a set number of transactions with additional commissions once the set number is surpassed.

The more trades you place, the more commission we charge, thus we might have an incentive to encourage more trading.

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 detailed information regarding our fees, refer to the disclosures at www.tornado.com/fee_schedule

- **Key Question to 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?

We do not provide recommendations. The way we make money creates some conflicts with your interests as described above. You should understand and ask us about these conflicts.

- **Key Question to Ask Your Financial Professional**
 - ✓ How might your conflicts of interest affect me, and how will you address them?

How do our financial professionals make money?

Our financial professionals are compensated based on salary and ownership in the parent company. They do not earn commissions.

Disciplinary History

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

Neither our firm nor any of our financial professionals currently have any legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

- **Key Questions to Ask Your Financial Professional**
 - ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our brokerage services and request a copy of the relationship summary at www.tornado.com.

- **Key Questions to 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?