

Jiko Securities, Inc.
Customer Relationship Summary
May 16, 2023

<p>Introduction</p>	<p>Jiko Securities, Inc. (“Jiko”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Jiko is not a registered investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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.</p>
<p>What investment services can you provide me?</p>	<p>Jiko’s services are limited to the provision of an online account for investments in Treasury Bills of a predefined maturity but do not include investment monitoring. Jiko does not impose account minimums.</p> <p>Jiko settles trades on behalf of its customers. Your funds and securities are recorded on Jiko’s books and records and held by an independent custodian. Jiko delivers trade confirmations and account statements in electronic format. To facilitate the trades on behalf of customers, Jiko also executes trades on behalf of itself and with customers on a principal basis. As Jiko may generate gains from this trading activity, this is a conflict of interest of which you should be aware. For additional information, please see your account agreement or other applicable account documents or see our website at https://jiko.io/.</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none"> ● 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?
<p>What fees will I pay?</p>	<p>Jiko has charged most of its business customers, and some of its retail customers, a fee (the “AUM Fee”) based on the total amount of assets in the customer’s account(s) with Jiko (hereinafter “brokerage account”) – however, our fee arrangements may vary depending on our arrangements with you, or with the partner institution whose customer you may also be. Accordingly, for further details on the fee arrangement applicable to you, and to determine whether you may be subject to the AUM Fee, we strongly suggest you read your Jiko Brokerage Account Agreement. In cases where the AUM Fee is assessed, it is generally assessed monthly and is based on the total amount of assets in your account. The more assets there are in your Jiko brokerage accounts, the more you will pay in fees, so Jiko may therefore have an incentive to encourage you to increase the assets in your accounts. This is a conflict of interest of which you should be aware. Jiko does not charge fees or commissions on trades and executions. Customers will be informed in advance of any change to charges or fees associated with their brokerage account.</p> <p>If your brokerage account is subject to the AUM Fee, 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 your account agreement or other applicable account documents.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> ● Help me understand how these fees and costs might affect my investments. If

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	<p style="text-align: center;">I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</p>
<p>What are your legal obligations to me when acting as my broker-dealer? How else does your firm make money and what conflicts of interest do you have?</p>	<p><i>When we act as your broker-dealer, 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. Here are some examples to help you understand what this means.</i></p> <ul style="list-style-type: none"> ● Jiko will settle the purchase and sale of U.S. Treasury bills for its customers and may also execute trades on behalf of itself and trade U.S. Treasury bills with your Jiko account on a principal basis. Because of this, Jiko may generate gains for itself from this trading activity. This creates a conflict of interest between Jiko and you, of which you should be aware. ● Jiko charges the AUM Fee, which is a fee based on assets under management for its services. The more assets there are in your Jiko brokerage accounts, the more you will pay in fees, so Jiko may therefore have an incentive to encourage you to increase the assets in your accounts. This is a conflict of interest of which you should be aware. ● Jiko does not charge fees or commissions on trades and executions. Jiko’s Best Execution Committee periodically reviews execution information to ensure transaction executions are fair and accurate. Should this policy change in the future, we will notify customers in writing prior to it taking effect. <p><i>Conversation Starter.</i> Ask your financial professional:</p> <ul style="list-style-type: none"> ● How might your conflicts of interest affect me, and how will you address them? <p><i>For additional information,</i> please see your account agreement or other applicable account documents or see our website at https://jiko.io/.</p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are primarily compensated with a fixed annual salary. There is no compensation linked to the investments offered or from sales commissions.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p><i>Conversation Starter.</i> Ask your financial professional:</p> <ul style="list-style-type: none"> ● As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p><i>For additional information about our services or to request a copy of Form CRS, please contact us at:</i> 2201 Broadway Oakland, CA 94612 Tel.: (844) 999-0973 https://jiko.io/</p> <p><i>Conversation Starter.</i> Ask your financial professional:</p> <ul style="list-style-type: none"> ● Who is my primary contact person? Is he or she a representative of an investment-adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?