

Temper of the Times Investor Services, Inc.

Phone: 914-922-0025
P.O. Box 461, Rye, NY 10580

Form CRS – Client Relationship Summary

Introduction

Temper of the Times Investor Services, Inc. (“Temper”), is a broker-dealer registered with the Securities and Exchange Commission and is a member of Financial Industry Regulatory Authority (“FINRA”). We feel this it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

Question to ask us - What types of investment services and advice can you provide me?

As an SEC registered broker, Temper offers its brokerage services to retail investors and charges service fees pertinent to establishment of direct investment and dividend reinvestment accounts with companies that offer their equity securities directly to members of the public. These are popularly known as “DRIP” accounts. Temper does not charge transaction-based commissions. **Temper does not hold, nor services, customer accounts.**

We are a broker-dealer and provide only temporary accounts to our clients, which are technically required in order to assist in setting up DRIP accounts with companies of investors’ choice, and these are required for purchasing the required number of shares in order to set up such a DRIP account. Temper provides no other type of service to its customers. This document gives you a summary of the types of services we provide and how you pay for these services.

Relationships and Services.

- If you order a DRIP account, you will pay us an ***order-based service fee***, generally referred to as a service fee, every time you order a DRIP account with the company of your unsolicited choice. These service fees may be discounted, ask us how.
- Only you may select investments and which companies you may wish to instruct us to help you set up DRIP accounts with. The investment decision as to your investment strategy and the purchase of equity securities will be yours. Temper does not provide service pertinent to selling of securities or liquidation of DRIP accounts.
- We maintain your temporary brokerage account until your DRIP account with the transfer agent servicing the company you want to purchase stock from directly, was established. At that point our service to you ends. We will deliver your DRIP account establishment process stage completion notifications to you electronically as they are completed. **Once your DRIP account is established in your name with the transfer agent that services the company whose equity securities you want to purchase directly from, from that point onward all your DRIP account statements will be provided to you by the financial institution that will maintain your DRIP account in your name.**

Our Obligations to You. *We must abide by certain laws and regulations in our interactions with you.*

- We must act in your best interest and not place our interests ahead of yours when we process your DRIP account orders. We do not recommend investment or an investment strategy involving securities. When we provide any service to you, we must treat you fairly and comply with a number of specific obligations. Temper is not required to monitor your portfolio or investments on an ongoing basis. Our service to you ends when your DRIP account will have been established.
- Our interests can conflict with your interests. When we service your order to set up a DRIP account, we must eliminate any conflicts and tell you about them.

Because Temper does not hold customer accounts, all individual accounts when established are usually maintained at financial institutions where your DRIP account(s) was established. Additional information about our brokerage services is located online at www.Temperofthetimes.com.

Questions to Ask Us:

- Given my financial situation, should I choose an investment advisory service?
- How will you choose investments to recommend to me?
- What is your relevant experience, your licenses, education and other qualifications?

Fees and Costs. *Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will*

- The service fee you pay is based on the specific DRIP account order and not the value of your account.
- The service fee is composed of three segments: 1) approximate price per one share of the stock you wish to have set up as a DRIP account; 2) a 10% add-on (a "cushion") to the price of one share of stock that we will purchase for you in order to set up an initial deposit into your DRIP account; and 3) either full or discounted order service fee.
- Temper does not charge any "**mark-up**" or "**mark down**" fees. We will only charge you for the actual single share price that we will pay on your behalf in the open market, with any difference either being rebated back to you or invoiced to you.
- We do not charge you any additional fees, such as custodian fees, account maintenance fees, or account inactivity fees.
- The more DRIP account order you place with us, the more fees summarily we charge you. We therefore have an incentive to encourage you to order multiple DRIP accounts, which we do not solicit since all of the DRIP account orders we receive from our clients are completely unsolicited.

- The transfer agent that holds your assets can charge you a transaction fee when you will buy or sell securities in your DRIP account. Those transaction fees are in addition to one-time DRIP account establishment fee you pay to Temper.

Additional information about our fees is available online at www.TemperFG.com.

Questions to Ask Us:

- Help me understand how these fees and costs will 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?
- How do you determine what fee I will be charged?
- What are your legal obligations to me when acting as my broker?
- How does your firm make money and what conflicts of interest do you have?

When we act as your broker, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. Additional information about our conflicts of interest can be found online at www.Temperofthetimes.com.

Additional Information. *We encourage you to seek additional information.*

- You can find additional information about our firm's services on the FINRA website at www.finra.gov by searching CRD # 39753.
- Temper does not have any legal and disciplinary events - You can visit www.Investor.gov for a free and simple search tool to research our firm and our financial professionals. You can check any registered representative's disciplinary history at www.brokercheck.finra.org
- For additional information about our brokers and services, visit Investor.gov, BrokerCheck (BrokerCheck.Finra.org), our web site www.Temperofthetimes.com, and your DRIP account enrollment form, as applicable.
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, <https://www.finra.org/investors/have-problem/file-complaint>.
- If you have a problem with our service or financial professional, contact us in writing at Temper of the Times Investor Services, Inc., P.O. Box 461, Rye, NY 10580

Your registered representative at Temper of the Times Investor Services, Inc.:

Leonard Barenboim

Contact detail: 914-922-0025, ext. 110, email: lbarenboim@moneypaper.com

Date: _____