



Client Relationship Summary
Trailmark Inc.
May 1, 2025

Trailmark Inc. (the “Firm” or “Trailmark”) is registered with the Securities and Exchange Commission as a broker-dealer, is a member of [FINRA](#) and [SIPC](#), and is registered in 50 states, Puerto Rico, and the US Virgin Islands. Brokerage and investment advisory services and fees differ. It is important for retail investors 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 services primarily for personal, family, or household purposes. ***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?

Trailmark offers brokerage services to retail investors. Trailmark’s brokerage services are limited to exempt offerings of private placement securities to Accredited Investors. Trailmark recommends these private placement securities to qualifying retail investors. You make the ultimate decision regarding the purchase or sale of the securities. There are minimum investment requirements when investing in private placement offerings. Please refer to the Private Placement Memorandum for limitations specific to each investment. We are not obligated to and do not monitor your investments.

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?

What fees will I pay?

As an investor you are subject to the costs and fees of the offering in which you invest. Trailmark receives a commission which is based on the amount of your investment. The more you invest, the more Trailmark will receive in commissions. ***Commissions, fees, and costs are discussed within the Private Placement Memorandum for each investment, which you should read carefully.***

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.

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?

When we provide you with a recommendation, 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. You should understand and ask us about these conflicts because they can affect the recommendations we provide to you. Here are some examples to help you understand what this means:

We are engaged by issuers/fund managers to help distribute interests in private placement offerings they sponsor. Our firm is compensated through fixed retainer fees and/or commissions tied to the amount of commitments

raised and/or through fee-sharing arrangements with issuers and fund managers where our firm earns a percentage of fees charged to the investor by the fund manager. You will not pay any direct or indirect costs or fees to Trailmark for its brokerage services. Your fees are not increased because of brokerage services provided by Trailmark. Because it is paid a commission, the firm has an incentive to encourage an investor to invest in its offerings. This commission is not paid by you but instead is paid by the issuer/fund manager based on the size of your investment and/or based on a percentage of fees earned by the manager from your investment. Our work on the offerings is only profitable for our firm if we raise money through the distribution of those securities. The more you invest, the more we earn. Our product offerings are limited to private placements. There are other investment products that may be appropriate investments for you that we are unaware of or cannot offer you due to our limited menu. Other broker-dealers could provide a wider range of investment choices, some of which have lower costs.

Our success in completing one distribution can open the door for Trailmark Inc. to sponsor and distribute additional private placements. These financial incentives create a conflict with our duty to act in your best interest in connection with a particular investment recommendation.

Additional information on potential conflicts of interest can be found in the offering memorandum for the securities you are considering purchasing.

Key Question to 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?

The licensed securities professionals—registered representatives (“RRs”)—at Trailmark Inc., including senior management, are paid a base salary plus discretionary bonus. Firm personnel are eligible for year-end bonuses based on management’s subjective view of each individual’s performance and the Firm’s overall profitability. The potential reward of discretionary bonuses based on the value of securities sold creates an incentive for the RRs to encourage you to invest in an offering and to increase the amount of any potential investment.

RRs can invest in the private placement offerings we recommend. Offerings that provide additional compensation based on the total amount raised incentivize RRs to invest to reach an investment threshold. Minimum or all-or-none offerings could provide an incentive for RRs to invest in order to ensure an offering closes.

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

No. Free and simple tools are available to research our firm and our financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

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 or request a copy of the current Form CRS at our website at trailmark.com or by calling (404) 900-5501.

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?