

# Customer Relationship Summary

COUNTRY® Capital Management Company

v. January 2023



(Form CRS)

COUNTRY® Capital Management Company is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA).

Broker-dealer and investment adviser 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 [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

The following is a summary of important information about doing business with our firm, including our legal obligations when recommending a securities transaction or investment strategy involving securities to a retail customer.

## What investment services and advice can you provide me?

We offer securities brokerage services to retail investors and not investment advisory services. Specifically, we facilitate purchases and provide certain ongoing services under selling agreements with select third-party companies (“product sponsors”) that issue the following products:

- ④ Mutual funds
- ④ 529 savings plans
- ④ Variable insurance contracts

Certain products can be purchased as different account types, such as an IRA or UGMA/UTMA. When you purchase a product through our firm we act as broker-dealer of record; however, we do not hold any assets or provide account/contract statements. We offer a limited selection of investments from a limited number of product sponsors. Other firms may offer a wider range of choices with different features, benefits, and costs. Some products may have a minimum initial or ongoing investment amount, as set by the product sponsor.

Through our financial professionals, we offer investment education and recommendations to buy, hold or sell in connection with these products. However, we do not exercise discretion, and you make the ultimate decision regarding the purchase or sale of investments. While we do not proactively monitor your investments, we encourage you to contact your financial professional to review your investments periodically and whenever you have changes to your financial situation.

For additional information about our firm’s products and services, please see our Investor Handbook.

## What fees will I pay?

We do not directly charge any fees for our brokerage services. However, the products we sell usually charge transaction-based fees on purchase payments, often referred to as a “sales charge” or “load.” The sales charge may be deducted from the purchase amount at the time of the transaction, built into the expense of the product, and/or deducted from the proceeds when you sell the investment. The products generally have ongoing fees and expenses that reduce the return of your investment. In addition, there may be recurring or situation-based costs, such as custodian or account activity fees. The amount you pay will vary by product and depend on factors such as: product sponsor, account type options, riders selected, or number and size of transactions.

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 about fees and costs, please see our Investor Handbook and the applicable product prospectus (or 529 plan program disclosure statement).

### Questions for your financial professional

- ④ Given my financial situation, should I choose a brokerage service? Why or why not?
- ④ How will you choose investments to recommend to me?
- ④ What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

### Questions for your financial professional

- ④ 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 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 of interest because they affect the recommendations we provide you. Here are some examples to help you understand what that means.

The product sponsors pay us a portion of transaction-based fees for selling their products. We are also eligible to receive ongoing compensation for servicing their products, which is sometimes called a service fee, trailing commission, or 12b-1 fee. This creates an incentive for us to recommend purchasing and holding products from those product sponsors with which we are contracted. In addition, a potential conflict of interest exists where our firm is paid more by a specific product sponsor, for a specific product type or based upon selected options, such as share class or variable contract riders.

For additional information about conflicts of interest, please see our Investor Handbook.

## Questions for your financial professional

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

## How do your financial professionals make money?

Compensation can create a conflict of interest by incentivizing a financial professional to put their own or the firm's financial interest first. Generally, financial professionals acting on behalf of our firm are compensated in one of two ways – those that are paid commissions based upon the sale and servicing of securities products, and those that are paid a salary and other compensation that is not directly based upon their sales and servicing activities.

Financial professionals that are paid commissions generally receive a percentage of the compensation paid to the firm, regardless of product type. As a financial professional's sales of our products and affiliated products and services increase and reach certain production thresholds, their percentage of commissions paid increases as well. They may also receive non-cash compensation, such as trips or other awards and recognition through an enterprise-wide program based on sales production and funding of accounts/products across our firm and its affiliated companies. If eligibility requirements are met, their earnings from our firm are also included in determining contributions to a deferred compensation plan sponsored by an affiliated company.

Financial professionals that serve as field management personnel are paid a salary. They may receive additional cash compensation and non-cash compensation based on the sales production and funding of accounts/products across our firm and its affiliated companies attributable to financial professionals under their management.

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

Yes, there are financial professionals at our firm that have a legal or disciplinary history; however, our firm does not. Visit [investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

## Questions for your financial professional

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

## Additional Information

Talk to your financial professional if you would like additional information on our products and services, a product prospectus, or a current copy of our relationship summary and Investor Handbook.

You can also find our current relationship summary and Investor Handbook at [www.countryfinancial.com/customer-relationship](https://www.countryfinancial.com/customer-relationship) or request copies by calling our Home Office at 866-551-0060.

## Questions for 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?