



Customer Relationship Summary (Form CRS) May 1, 2020

Item 1. Introduction

Paradigm Equities, Inc. is an SEC Registered Broker-Dealer and Member of FINRA and SIPC (for more information see finra.org; also see brokercheck.finra.org)

Brokerage and investment advisory services and fees differ and it is important for you to understand the 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.

Item 2. Relationships and Services

What investment services and advice can you provide me? Paradigm Equities, Inc. can offer brokerage services to you. We are able to offer for purchase or sale mutual funds and variable annuities. In a mutual fund or variable annuity we may recommend one or more of the following account types: 403(b), Roth 403(b), IRA, Roth IRA, 457, 529 College Savings plans, Simple IRA, SEP IRA, UGMA, UTMA and non-qualified accounts. While we do not provide account monitoring services on a regular basis, we may review your account in order to make recommendations in your best interest. Our representatives can make recommendations but will ultimately allow you to make decisions regarding buying and selling in your account. In order to open an account with one of our partner companies, you must invest a minimum of \$25 and invest at least \$250 within five months.

As you make decisions about your accounts, you may visit our website at www.meafs.com to learn more about the other services offered by our parent company MEA Financial Services and/or our affiliate, Fairway Investment Group, LLC. We also encourage you to ask your representative the following questions:

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?

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay? The fees you will pay vary depending on the products you and your representative determine are in your best interest. Some of our products may have an annual account maintenance fee. Mutual fund products will also have individual fund expenses and may have transaction based fees (sales charges) when a product is purchased. Some funds may only have a fund expense. In limited circumstances depending on the share class we recommend there could be a contingent deferred sales charge if the funds are redeemed within one year of purchase. If the mutual fund you are investing in has transaction based fees, you would be charged more if you make multiple purchases and the firm and your representative may have an incentive to encourage you to trade often. If you invest in a variable annuity you will pay mortality and expense fees, charges for particular riders if available, administration charges and investment option fees. Representatives may make a larger commission, although not necessarily, when selling a variable annuity and therefore may have an incentive to sell you one. You may also pay a surrender charge if money is taken out before a specific date.

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 more detailed information about the fees and costs you will pay, please review the applicable prospectus and the disclosure paperwork you complete with your representative. We encourage you to ask your registered representative the following question to understand what fees and costs you are paying:

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 you. Here is an example to help you understand what this means:*

Third-Party Payments: *When you purchase an investment product from us, our representatives and our firm will make a commission or receive as compensation a percentage of the total assets under management we have with that company. This incentivizes them and us to offer you an investment product.*

For more information about our firm's conflicts of interest, please visit <http://www.meafs.com> and view the document "About Paradigm Equities, Inc." We encourage you to ask your representative the following question:

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

How do your financial professionals make money? *Our firm receives third-party payments from the companies we work with. Your representative receives a percentage of what is paid to the firm. The firm and the representative may receive trail commissions from mutual funds paid for out of the mutual fund expenses. Our representatives also receive an expense account and nominal non-cash compensation in the form of training sessions, tokens of appreciation and meals. Non-cash compensation is not based on the achievement of a sales target and is monitored by our Compliance Division. Expense account amounts are capped but are based upon a representatives overall sales and therefore may incentivize them to sell more.*

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? *Yes. For more information, visit <https://brokercheck.finra.org/firm/summary/31990>. Please visit Investor.gov/CRS for a free and simple search to research us and our financial professionals. We encourage you to ask your representative the following questions:*

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

Item 5: Additional Information

You can find additional information about our brokerage services on our website at www.meafs.com. You may also obtain up-to-date information and/or request a copy of our relationship summary by contacting us at 800-292-1950. We encourage you to ask the following questions:

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?