



FORM CRS

March 21, 2025

Introduction

Stanley-Laman Group Securities (“SLGS”) is a limited broker dealer registered with the Securities and Exchange Commission. SLGS arranges selling agreements with insurance companies for the sale of Variable Life Insurance (“VUL”) policies. This document gives you a summary of the types of services we offer and the fees that we charge. You may also visit Investor.gov/CRS for free and simple tools that are available to research firms and financial professionals, which also provides educational materials about broker-dealers, investment advisers, and investing. Please feel free to ask us for more information if needed.

Relationships and Services

What investment services and advice can you provide me? Our firm’s exclusive service is the sale of Variable Life Insurance products. Premiums paid into VUL policies are deposited into various investment accounts (sub-accounts) offered by the respective insurance company and selected by the policy owner. Decisions regarding the purchase or sale of investment sub-accounts are made by the owner of the VUL policy. We do not make recommendations regarding investment sub-account allocations.

Annual and/or quarterly policy statements are typically provided by the insurance company on its schedule provided in the insurance companies prospectus.

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? SLGS does not charge fees for the sale of VUL policies, but is paid commissions for the sale of policies from the insurance company. Fees in the form of “loads” are charged on VUL policy and are specified in the insurance company’s policy prospectus which should be requested and reviewed. Policy values in a VUL policy are impacted by subaccount performance and the expenses that are charged. You may lose money on your subaccount investments. Likewise, fees and costs will reduce any amount of money you make on the investments within the policy over time. Please make sure you understand what fees and costs you are paying.

How do your financial professionals make money? SLGS receives third-party payment in the form of commissions paid by the insurance carrier(s) from the issuance and renewals of a VUL policy.

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

We *do not* provide recommendations. 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 services we provide you.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? We have no legal or disciplinary events. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

For additional information on our services, visit Investor.gov, BrokerCheck (BrokerCheck.Finra.org) or contact us directly at 610-993-9100.

Key Questions to Ask. *Ask our financial professionals these key questions for additional information.*

1. Given my financial situation, why should I choose a brokerage service?
2. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
3. Tell me how you and your firm make money in connection with my policy. Do you or your firm receive any payments from anyone besides me in connection with my premium payments and policy investments?
4. What are the most common conflicts of interest in your policy? Explain how you will address those conflicts when providing services to my policy.
5. Do you have any disciplinary history? For what type of conduct?
6. Who is my primary contact person? What can you tell me about his/her legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?