Exhibit 7

APEX Clearing™
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APEX CLEARING CORPORATION
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
APRIL 14, 2021

Is a Brokerage Account Right for You?
There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

We are a broker-dealer, registered with the Securities and Exchange Commission (SEC) and a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC), and we provide brokerage accounts and services rather than advisory services. Brokerage and investment advisory services differ and it is important for you to understand the differences. Free and simple tools are available for you research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

This document gives you a summary of the types of services we provide and how you pay. We typically act only as a clearing firm, servicing the accounts that are introduced to us by an introducing broker or investment advisor. We never act as an investment advisor or provide you investment advice. If you have an introducing broker or investment advisor, please ask them for more information. Occasionally, we may act as a full-service introducing broker offering you additional services to assist you in executing your investment strategy and accessing you account. In such case we may charge a transaction-based fee, generally referred to as a commission, when you buy or sell or a commission.

Relationships and Services. *What investment services and advice can you provide me?*

- We offer brokerage services and custody of assets to investors. We ***do not*** offer investment advice or monitor the frequency or details of your transactions and investments on your behalf.
- If you open an account, we may receive fees from you and/or your introducing firm.
- If you have an investment advisor, they may make recommendations and transact in your account.
- We will deliver account statements to you each month or quarter in paper or electronically.

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 pay.*

- The fee you pay is determined by your introducing broker-dealer or investment advisor. In the event we are your direct broker-dealer and you do not have an investment advisor, we will provide you a list of the fees we will charge your account.
- Some investments (such as mutual funds) impose additional fees that may reduce the value of your investment over time.
- We may charge you or your introducing firm additional fees, such as account maintenance fees and account inactivity fees.
- 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.

Information Regarding Typical Advisory Accounts.
If you open an advisory account (also known as a discretionary account as defined below) with an investment adviser that maintains trading or monetary discretion over your account, you may pay an ongoing asset-based fee that is based on the value of the cash and investments in your advisory account (an assets under management or "AUM" fee). Features of a typical advisory account include:

- Advisers provide advice, transact in your account, and may rebalance your account, on a regular basis. They design a strategy to achieve your investment goals and are responsible for monitoring your account**.**

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- You can choose an account that allows the adviser to buy and sell investments in your account without asking you in advance (a "discretionary account") or the adviser may give you advice and you decide what investments to buy and sell (a "non-discretionary account").
- Advisers are held to a fiduciary standard that covers the entire investment advisory relationship. For example, advisers are required to monitor your portfolio, investment strategy and investments on an ongoing basis.
- If you were to pay an asset-based fee in an advisory account, you would pay the fee periodically even if you do not buy or sell. You may also choose to work with an investment adviser who provides investment advice for an hourly fee, or provides a financial plan for a one-time fee.
- For an adviser that charges an asset-based fee, the more assets you have in an advisory account, often including cash, the more you will pay the adviser. So, the adviser may have an incentive to increase the assets in your account in order to increase its fees.

Conflicts of Interest. *We, your broker-dealer, and your investment advisor may benefit from certain activities.*

- We can buy investments from you, and sell investments to you, from our own accounts (called "acting as principal").
- We do not provide recommendations. The way we and, if applicable, your introducing broker-dealer or investment advisor make money can create some conflicts with your interests.
- You should understand and agree to ask Apex, your introducing broker-dealer, and/or investment advisor about potential conflicts because it can affect the services we and they provide you

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

- We have past legal and disciplinary events. Visit BrokerCheck.FINRA.com or Investor.gov for a free and simple search tool to research our firm.
- For additional information about our services, visit Investor.gov, BrokerCheck (BrokerCheck.Finra.org), our web site (apexclearing.com), and your account agreement.
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

Key Questions to Ask. *Ask the financial professionals at Apex, your introducing broker-dealer, and/or investment advisor these key questions about our investment services and accounts.*

1. Given my financial situation, why or why not should I choose a brokerage account?
2. What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?
3. How much would I pay per year for a typical brokerage account? What would make those fees more or less? What services will I receive for those fees? What additional costs should I expect in connection with my account?
4. How might your conflicts of interest affect me, and how will you address them? What are the most common conflicts of interest in your brokerage accounts?
5. Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments?
6. Do you or your firm have a disciplinary history? For what type of conduct?
7. Who is the primary contact person for my account? What can you tell me about his or her legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?