



Form CRS (Customer Relationship Summary) June 4, 2025

Sandy Morris Financial & Estate Planning Services LLC (the “Firm”, “we” or “our”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training. 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 different firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors through managed accounts. These accounts may be offered on a discretionary basis where your representative decides what investments to make and act on the decision without asking you in advance. We also offer managed accounts on a nondiscretionary basis where your financial professional will always consult you prior to making an investment. Accounts are charged a fee based on a negotiated rate with your financial professional. We also provide estate planning services through the use of third-party service providers.

Typically, accounts are charged a fee based on the amount of assets under managements so the more assets your financial professional manages, the larger the total fee. We usually require a minimum investment of \$10,000, but we may recommend some investments which require a larger minimum investment. We also charge for estate planning services. Fees are dependent on the complexity of the planning.

For more detailed information on the products and services we offer, including limitations, [click here](#)¹ to view our ADV Brochure.

Ask your Financial Professional

- *Given my financial situation, should I choose an investment advisory 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 and what do these qualifications mean?*

What fees will I pay?

When you open an advisory account, you will pay us an on-going asset-based fee for our services, based on the value of the assets we manage which usually will not exceed 2%. Additional details are provided in the ADV linked below. The asset-based fee is billed quarterly and based on the value of your assets and is not tied to any specific transactions within your accounts. The fee also does not generally vary based on the type of investments within your account, but it does reduce the value of your accounts. Fees for estate planning services will depend on the complexity of the plan.

In addition to these fees, you may also pay transaction fees and/or account fees including ticket charges, platform fees, commissions, and account fees which may be charged by third parties, including the broker-dealer who custodies assets/and or executes transactions. In addition, some investments, such as mutual funds may have additional product costs and fees that will reduce the value of your investment. We are not affiliated with any broker-dealer and we do not receive any portion of these costs.

The more assets we manage and the more services we provide you, the more you will pay us. We therefore we have an incentive to increase the assets we manage and/or offer you additional estate planning services in order to increase our 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.

For more detailed information regarding fees and cost of your account [click here](#)¹ to view our ADV Brochure

¹ <https://adviserinfo.sec.gov/firm/summary/187519>

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 acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, 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 investment advice we provide you. Here are some examples to help you understand what this means.

In an advisory account, when our interests conflict with your interests, we must tell you about them in a way that you can understand so that you can decide whether or not to agree to them or eliminate the conflict. Conflicts may result in you paying more for your investments, or bringing additional assets into your advisory account, than you would if the conflict did not exist.

In an advisory account, we are paid a fee based on the total assets we advise you on . We could have an incentive to encourage you to maximize the total assets either through investing with us or adding cash or other investments we advise you on. We also may be incentivized to recommend other products and services, such as insurance, because it generates additional compensation.

For more detailed information regarding our conflicts of interest and a description of the ways we make money, [click here](#)¹ to view our ADV Brochure

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?

For advisory accounts your financial professional is paid a percentage of the fees charged to you based on the total assets under management. This amount can change based on the total assets under management, the time and complexity required, and the product mix. The advisors are also paid a portion of the estate planning fees. For additional information you should view our ADV Brochure, linked above. In addition, our financial professionals may also receive reimbursements for certain expenses.

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

Yes, you can visit Investor.gov/CRS for a free and simple search tool to research more information about our Firm and your financial professional. You may also find additional disclosures regarding your financial professional on Form ADV 2B.

Ask your Financial Professional

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

You can find additional information regarding our advisory services by visiting our website, www.sandymorrisfinancial.com. If you need any other up-to-date information or would like a copy of our relationship summary sent to you, call us at 1.800.589.5534

Ask your Financial Professional

- *Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?*