

## **Form Customer Relationship Summary**

March 11, 2021

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This information about Family Fiduciary Services, Inc. (“FFSI”, “Our”, “We”, “Us”) is provided to comply with federal investment advisory laws. FFSI is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. Free and simple tools 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.

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

FFSI offers its investment advisory services (“Advisory Services”) to retail investors for an ongoing asset-based fee based on the value of the investments in your account. Our Advisory Services include Investment Management Services, Trustee Services, and Bill Paying and Related Services. If you open an account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored on at least a quarterly basis, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. Ongoing monitoring of accounts is part of our standard service provided to clients.

FFSI manages all client accounts on a non-discretionary basis. All clients are required to sign a non-discretionary investment management agreement (this “Agreement”). This means FFSI is required to obtain your permission prior to and on the same day your order is placed for execution; in other words as an FFSI client, you make the ultimate decision regarding the purchase and sale of your investments. This Agreement will remain in place until you or we terminate the relationship. We offer a full range of investment products, and do not utilize nor recommend any proprietary products whatsoever. To open an account, FFSI does not have a required or specified minimum account size.

**For additional information about our advisory services, please see Item 4 of FFSI’s ADV Part 2A (Brochure). Or alternatively, this hyperlink will take you directly to FFSI’s Brochure: [Investment Adviser Public Disclosure](#).**

### **CONVERSATION STARTER: 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? What do those qualifications mean?**

### **What fees will I pay?**

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. You will be charged an ongoing fixed percentage fee that is calculated quarterly based on the value of the investments in your account. Our fee schedule for Investment Management Services is between 0.50% to 2.00% on an annual basis, depending on the value of the investments in your account and the type of service you select. FFSI also “households” or combines accounts/assets of the same household for purposes of calculating fees; this may reduce the overall percentage fee you may pay compared to not combining accounts/assets of the same household. Our fees vary and are negotiable.

The broker-dealer custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer’s transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange-traded funds charge management fees in addition to the fees that FFSI charges that will reduce the value of your investments over time.

Our incentive is to increase the value of your account over time which will increase our fees over time. The quarter fees will be automatically deducted from your account. 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.

Fees for Bill Paying and Related Services (“Bill Paying”) range from 0.50% to 1.00%, however under no circumstances will the combined fee for Investment Management Services, and Bill Paying exceed 2.00%. Bill paying utilizes the same methodology as Investment Management Services for assessing and deducting fees.

**For additional information about our advisory fees, please see Item 5 of FFSI’s ADV Part 2A (Brochure). Or alternatively, this hyperlink will take you directly to FFSI’s Brochure: [Investment Adviser Public Disclosure](#).**

**CONVERSATION STARTER: Ask your financial professional:**

- **Help me understand how these fees and costs will 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 a fiduciary duty 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 is an example to help you understand what this means:

- Conflicts may arise when FFSI selects or recommends a broker-dealer custodian safekeep your assets and execute your trades. By recommending a broker-dealer custodian to you, FFSI receives access to software and related services without cost because of FFSI's relationship.

Our revenue is derived from the advisory fees we collect from your account each quarter. Neither FFSI nor any of its employees receives compensation for the sale of securities to our clients. FFSI receives no compensation from any fund manager or other third-party for the investments that it selects for client accounts.

**CONVERATION STARTER: Ask your financial professional:**

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

For additional information about our conflicts of interest, please see **Item 11 of FFSI's ADV Part 2A (Brochure)**. Or alternatively, this hyperlink will take you directly to FFSI's Brochure: [Investment Adviser Public Disclosure](#).

**How do your financial professionals make money?**

The Firm's President and largest shareholder benefits directly from advisory services you select. Other employees of the firm and are paid a fixed salary. They may also receive bonuses at the discretion of FFSI's Board of Directors based upon the success of the firm and specifically upon the contributions of the employee. Factors that affect the level of bonuses paid include client referrals, client retention, and total client assets FFSI manages.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**CONVERSATION STARTER: Ask your financial professional:**

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

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by clicking on the "FIRM" tab and then searching CRD # 146339. Or alternatively, this hyperlink will take you directly to FFSI's Brochure: [Investment Adviser Public Disclosure](#). If you would like additional, up-to-date information or a copy of this disclosure (Form CRS), please call (978)-922-0050.

**CONVERSATION STARTER: Ask 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?**