

MOLLER FINANCIAL SERVICES
FORM CRS RELATIONSHIP SUMMARY MAY 2020

INTRODUCTION

Moller Financial Services ("MFS") is registered with the Securities and Exchange Commission (SEC).

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

MFS offers personal financial planning and investment management services to individuals, families and trusts. All investment management is provided on a discretionary basis, allowing the firm to determine which securities are to be bought and sold, the amount of the securities to be bought and sold, and the timing of such transactions. Clients may place trading restrictions on accounts.

As part of investment management services, portfolios are monitored on a regular basis for opportunities to rebalance.

There is a minimum quarterly fee of \$2,000 for Comprehensive Wealth Management and \$750 for Asset Management.

Additional information about our services can be found in ADV Part 2A, Items 4 and 7.

Ask your financial professional...

- *Given my financial situation, should I choose an investment advisor 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?*

What fees will I pay?

Financial Plan

The preparation of a comprehensive financial plan is a one-time \$2,000 charge. If you become an investment management client (ongoing relationship) we credit back the \$2,000 against future investment management fees.

Investment Management

- 1.00% per annum of first \$1,000,000 of assets;
- 0.50% per annum of next \$4,000,000 of assets;
- 0.35% per annum of all assets above \$5,000,000

All fees are billed quarterly, in arrears.

Examples of the most common fees and costs applicable to retail investors include custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level 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.

Please refer to firm's ADV Part 2, Item 5 for additional information regarding our fees.

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 providing recommendations 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.

MFS allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) for you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures.

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?

Our financial professionals are compensated via a flat annual salary that does not fluctuate for any reason except at an annual salary review, change in role, etc. There is an opportunity to receive a bonus based on new clients brought to the firm by the financial professional.

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

No – Please visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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

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?

To obtain additional information about our services and to request a copy of ADV Part 3 (Form CRS), please contact us at 847-441-7575 or info@mollerfinancial.com.