

## Form CRS – Client Relationship Summary 03.28.2024

### Introduction

Our firm, Murphy Clarke Willians & Stone, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account is right for you. There are 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 investment advisers, broker-dealers, and investing.

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

We are a registered investment adviser that offers investment advisory services, including Portfolio Management and holistic consulting services to clients. If you open an advisory account with our firm, we will interview or meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance (“discretion”) or only after receiving your permission (“non-discretion”). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm requires a minimum account balance of \$100,000 to open and maintain an account for our asset management and holistic consulting services.

Additional information about our advisory business is in Item 4 & 7 of our Firm Brochure, which is available online at: <https://adviserinfo.sec.gov/firm/brochure/330290>

### What Fees will I pay?

You will be charged an ongoing annual fee applied quarterly or monthly based on the value of the assets in your account. The maximum fee for our asset management and consulting services is 2%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm also will deduct these fees automatically your advisory account per our existing contractual agreement. We may charge qualified clients (those with at least \$1,000,000 managed by our firm or a net worth of at least \$2,100,000) a performance-based fee based on a share of capital gains or capital appreciation of their managed assets. The entity acting or in the role of your custodian and that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The custodian’s transaction fees are in addition to our firm’s fees for our asset management and consulting service. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as “surrender charges” to sell variable annuities. Murphy Clarke Willians & Stone labors to provide you with investments that minimize these additional fees and does not participate in these custodian charges. In certain cases, we may select third party money managers/sub-advisers to assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV or agreement. 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. Additional information about our fees is in Item 4, 5, 6, 7 & 8 of our Firm Brochure, which is available online at: <https://adviserinfo.sec.gov/firm/brochure/330290>

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**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 must 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: We can make extra money by advising you to invest in certain investments, such as one of our affiliated company the Murphy Clarke Financial Ltd. or its sponsored Fund International Wealth Protection Fund limited Inc. ("IWPFL"), because this fund is managed by our affiliate and charges a separate fee. Murphy Clarke Williams & Stone may offer consolidated reporting services to individual clients and/or other investment advisers. Murphy Clarke Williams & Stone may also provide fund administration services to private registered or unregistered offshore client investment funds. These non-advisory services are provided for separate and distinct compensation as agreed upon with a client depending on the nature of the services provided. These other financial industry affiliations create a conflict of interest as certain of our firm's control persons have an incentive to invest time in effort away from the services offered by Murphy Clarke Williams & Stone, LLC. Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at: <https://adviserinfo.sec.gov/firm/brochure/330290>

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. In addition, they are compensated based on the type of product sold and/or product sales commissions. As discussed above, our financial professionals can earn additional money by advising you to invest in certain investments managed by our firm which charges a separate fee.

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

No. Neither Murphy Clarke Williams & Stone nor any of its personnel has been subject to any such legal or disciplinary events. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching CRD #330290. You may also contact our firm at (305) 954-1521 to request a copy of this relationship summary and other up-to-date information.

#### Questions to Ask Us:

- 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?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- 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?

#### Exhibit A – Material Changes to Client Relationship Summary

Section 2 and 3 updated to direct readers to additional sections of our ADV Brochure.