



EHB Financial Resources Management, Inc.

Family Wealth Management

Client Relationship Summary

ADV-Part 3 Form CRS

Introduction EHB Financial Resources Management, Inc.(EHB) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Registration does not imply a certain level of skill or training. It is important for you to know that investment advisory services and the related fees differ from brokerage services and the related fees. You can find educational materials about investment advisers, broker-dealers and investing at [Investor.gov/CRS](https://www.investor.gov/CRS). The website also has simple tools that will allow you to research firms and financial professionals.

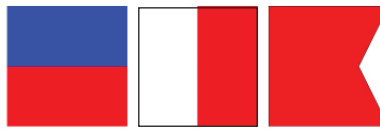
What investment services and advice can you provide me? We offer investment advisory services to retail investors. We will work with you to develop and design an investment strategy that will help you achieve your investment goals. Once your investment strategy is finalized, we will discuss the type(s) of investment advisory accounts and what type of investments will help you to achieve your financial goals. The type of investment advisory accounts we recommend may include retirement accounts, individual & joint accounts and trust accounts. We only offer non-discretionary services for your investment advisory accounts; therefore we will not purchase or sell investments without your prior permission. We monitor your investment advisory accounts on a daily basis. For additional information about the services we offer, please refer to our [Brochure Form ADV Part 2A](#) (specifically items 4 and 7).

Conversation Starter
Ask our financial professionals these key questions about our investment services and accounts.
1.) <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
2.) <i>How will you choose investments to recommend to me?</i>
3.) <i>What is your relevant experience, including your licenses, education and other qualifications? What do they mean?</i>

What fees will I pay? If you open an investment advisory account with us, our firm will charge you an ongoing asset based fee. The fee you pay EHB will be based and charged on the total asset value of your investment advisory account(s) on the last business day of the calendar quarter. It is possible that you may pay transaction-based fees to a custodian when EHB buys and sells an investment for you. The transaction-based fees may 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 to the custodian that holds your assets (called “custody”). **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.**

Conversation Starter
Ask our financial professionals these key questions about the impact of fees and costs on investments.
1. <i>Help me understand how these fees and costs might affect my investments.</i>
2. <i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>

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 ahead of our own. However, the way we make money creates some conflicts with your interests.



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It is important for you to 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 that means.

- **Encourage you to Add Funds:** When fees are charged based on an asset value, a firm may have incentive to encourage you to increase the assets in your account.
- **Proxy Voting Bias:** If an EHB employee has a business or personal relationship (such as a close friend or spouse) with a member of executive management or participant in a proxy contest or a corporate director of a company for which you are invested .

Conversation Starters
Ask our financial professionals these key questions about conflicts of interest.
1. 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 in the following ways: Cash compensation in the form of an annual salary.

Do any of your financial professionals have legal or disciplinary history? No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starters
Ask our financial professionals these key questions about our disciplinary history.
1. As a financial professional, do you have any disciplinary history?
2. For what type of conduct?

Additional Information

We encourage you to seek out additional information about our investment advisory services and to request a copy of this **Client Relationship Summary**¹ (CRS) by contacting Kurt Ebner, Chief Compliance Officer, 211 Welsh Pool Road, Suite 110, Exton, PA, (610) 594-2701, K_Ebner@msn.com. For additional information on our investment advisory services, see our Form ADV Part 1A and Part 2A Brochure on adviserinfo.sec.gov or [Investor.gov](https://investor.gov) and any brochure supplement a financial professional provides.

Conversation Starters
Ask our financial professionals these key questions about contact and complaints.
1. Who is my primary contact person?
2. Is he or she a representative of an investment adviser or broker-dealer?
3. Who can I talk to if I have concerns about how this person is treating me?

¹ The information and statements included in this Client Relationship Summary (CRS): (i) are summary in nature and are limited in substance and number of pages by the SEC Form CRS; (ii) do not create or modify any agreement, relationship, or obligation between you and us or our financial professionals; and (iii) are subject to more complete terms and conditions of our agreements and disclosures.