

Signature Financial Services, Ltd.
March 18, 2024
Client Relationship Summary (Form CRS)

Signature Financial Services, Ltd. (SFS) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences in order to determine which type of account is right for you. Free and simple tools are available to research firms and financial professionals at 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?

As an SEC registered investment adviser, we offer investment advisory services for an ongoing advisory fee based on the value of cash and investments in your account. These services include portfolio management, asset allocation, financial planning and subject matter consultations and wrap fee programs. 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.

Monitoring: Advisory client accounts and their underlying financial plans are reviewed on an as needed basis by the client's investment advisory representative. All clients are encouraged to contact their representative at least annually for a review.

Investment Authority: We offer investment advisory services on a discretionary and non-discretionary basis. Accounts managed on a non-discretionary basis means you make the ultimate decision regarding the purchase or sale of investments. To give us discretionary authority, You must sign an investment advisory agreement giving us this authority.

Account Minimums: Generally, we require that you maintain \$200,000 to participate in our program with Pershing. There are no minimum account requirements to participate in our American Funds program or the SEI Asset Allocation program. SEI Managed Account programs discretionary wrap accounts are managed by third-party money managers such as SEI Private Trust Co(SEI). These accounts have minimum account balances ranging from \$50,000 to \$250,000 and are opened directly with SEI.

Additional information about our advisory services is located in [Item 4 of our Firm Brochure](#) which is available online at www.signatureadvisors.com.

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 these qualifications mean?

What fees will I pay?

Advisory Fees: We charge an ongoing fee, calculated annually and collected quarterly, in arrears, based on the value of the investments in your account. Our fee schedule ranges from 1.25% to 2.00% depending on the value of the investments in your account. Our fees vary and are negotiable. The quarterly fees will be automatically deducted from your account. Assets invested with American Funds are charged advisory fees based on the average daily balance. The more assets there are in your advisory account, the more you will pay in fees; we may therefore have an incentive to encourage you to increase the assets in your account.

Wrap Program Fee: We offer a wrap fee program through SEI Investment Management Corporation ("SIMC"). SIMC's wrap fee program fees range from 1.25% to 1%, billed quarterly, in arrears. Asset-based fees for wrap fee programs include most transaction costs and fees charged by broker-dealers or banks that maintain custody of your assets, as a result, wrap fee programs generally charge higher fees than non-wrap fee programs.

Financial Planning Fees: If you engage us for standalone financial planning/investment advice, you will pay an hourly or fixed fee as negotiated between you and your financial representative. If you then choose to act on such investment advice, you will either pay a transaction fee (broker dealer services) or open an advisory account and pay an advisory fee.

Other Fees: In addition to our advisory fee, the custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. 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 additional fees (internal expenses) that will reduce the value of your investments over time. Additional information regarding the fees and costs associated with a particular investment may be found in the investment's prospectus.

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 located in [Item 5 of our Firm Brochure](#).

Questions to Ask Us: 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 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.

The firm's revenue is from the advisory fees we collect from your accounts each quarter. We and your financial representative earn more when you invest more in your advisory account, and we earn the same advisory fee regardless of how frequently the account is traded. The advisory fee is earned whether your accounts earn or lose money. Our incentive is to increase the value of your account over time which will increase our fees over time.

Some of our advisers are also licensed to sell insurance products (such as annuities) on which commissions are earned. Therefore, there is an incentive to offer or recommend certain types of investments over others. Additional information about our conflicts of interest can be found in our [Firm Brochure under Item 5](#).

Questions to Ask Us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our advisers receive, on a quarterly basis, a portion of the advisory fees that the firm collects from the accounts each adviser manages. In addition, our advisers receive commissions from insurance companies and other third parties when you purchase insurance products from them. While we may recommend an insurance product, you are not required to purchase it from our advisers.

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

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our advisers.

Questions to Ask Us: 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 by searching CRD #123729. You may also contact our firm at (847) 545-8070 and talk to any one of our investment professionals or support staff.

Questions to Ask Us:

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?

Addendum 1: History of Form CRS Changes

Date of Change	Information Updated
March 29, 2022	Updated the Form CRS to ensure all questions were answered completely and unnecessary information removed. Updated language throughout the Form CRS to refer to advisers rather than financial professionals and investment adviser representatives. Updated the hyperlinks to the ADV disclosures.
March 30, 2021	Added hyperlinks to the ADV disclosures on adviserinfo.sec.gov . Added bold font to highlight hyperlinks. Added sub-headers in the various sections to make information easier to find. Added information in the fee section about wrap program fees. Added that fees are billed in arrears. Added information about minimum account requirements and account monitoring. Removed unnecessary information.
October 13, 2020	Updated the Form CRS to include the SEC order regarding our mutual fund share classes.