

Estate Management Counselors, LLC
June 29, 2020
FORM CRS

Estate Management Counselors, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services including asset allocation services; Portfolio Management Services; and Pension Consulting Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/126624>. Please refer to Items 4, 7 and 8.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a weekly basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings: We primarily provide advice on mutual funds and exchange traded funds. However, our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: In general, we require a minimum asset size of \$500,000 to open and maintain an advisory account. If an account falls below the stated minimum, a minimum annual fee of \$500 may be applied. However, both minimums may be waived in our discretion.

Key Questions to 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 these qualifications mean?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 4, 5 and 6, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/126624>.

- **Asset Based Fees** - Payable quarterly in advance based on the closing quarter-end account aggregate value. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to encourage you to increase the assets in your account, which creates a conflict of interest.
- **Hourly Fees** - Payable in arrears upon completion of services.
- **Fixed Fees** - Fees for financial plans are normally billed 50% in advance, with the balance due upon delivery of the financial plan.
- Clients may also pay additional fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:
 - Custodian fees;
 - Account maintenance fees;
 - Fees related to mutual funds and exchange-traded funds;
 - Transaction charges when purchasing or selling securities including margin interest; and
 - Other product-level fees associated with your investments.

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.

Key Questions to 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 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 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.

- **Third-Party Payments:** Certain persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- **Third-Party Payments:** The firm is also affiliated with Sean G. Todd, P.C. where you could be provided with legal or tax related services. Mr. Todd will earn additional compensation for services provided through the affiliated entity. Legal and tax services are separate and in addition to our advisory fees. This practice presents a conflict of interest because Mr. Todd has an incentive to recommend legal or tax services to you for the purpose of generating additional compensation.

Refer to our Form ADV Part 2A, Items 5, 10, 12 and 14, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/126624> to help you understand what conflicts exist.

Key Questions to 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?

The financial professionals servicing your account(s) are compensated by receiving a salary and bonus based on the amount of client assets they service. The bonus compensation paid to our financial professionals involves a conflict of interest because they have a financial incentive to refer clients to our firm. Additionally certain financial professionals are compensated based on the amount of insurance products sold (i.e. differential compensation).

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 404-250-9798 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/126624>.

Key Questions to 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?**