

Financial Gravity Family Office Services, LLC
Form CRS Client Relationship Summary
August 3, 2021

Item 1. Introduction

- A. **Financial Gravity Family Office Services, LLC (“Advisor”)** is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide financial planning services and fee-based investment management and supervisory services to our clients.
Monitoring: We will offer you advice on a regular basis as a part of our standard services. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and monitor your account on an ongoing basis. We will contact you annually to discuss your portfolio.
Investment Authority: We buy and sell investments in your account without asking you in advance, this is called “**discretionary authority**”.
Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, mutual funds, municipal securities, foreign issuers, warrants, corporate debt securities, United States government securities, variable life insurance, annuities, interests in partnerships investing in real estate, bonds and cash investments.
Account Minimums: Our cumulative minimum account requirement for opening and maintaining an account is 25,000. This is negotiable at our discretion.

Additional Information: Our firm is seeking registration with the Securities and Exchange Commission and is owned by Financial Gravity Companies, Inc. The indirect owners are Scott C. Winters, Managing Member, John D. Pollock, Member, Gary Nemer,, Member, William Nelson, Member.

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

Questions you should 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?

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Principal Fees and Costs: You will pay an on-going, mutually-agreed asset-based fee, at the end of each month for our services, based on the value of the cash and investments in your advisory account. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage the you to increase the assets in your account. Our standard fee range is 0.5% to 1.50% of assets per year. We negotiate lower fee arrangements for clients at our sole discretion. If you engage us for financial planning services, we charge our hourly rate of \$250 based on the number of hours to complete the financial plan. One half of this fee is paid at the time you engage us and the other half is paid upon our delivery of the financial plan to you.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. You will pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called “**custody**”).

Additional Information: *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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

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 advisor? How else does your firm make money and what conflicts of interest do you have?

B. Standard of Conduct

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.

Potential Conflicts: The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Owners of FGFOS are also owners of Financial Gravity Companies, Inc. ("FGCO"), the parent company of the Advisor and Sofos Investment, Inc. and MPath Advisor Resources. FGCO offers partner programs, tax planning, wealth and risk management, and business consulting solutions, as well as financial advisory services. FGCO is the parent company of Sofos Investment, Inc. ("Sofos") a turnkey asset management program ("TAMP") that some clients of the Advisor will be referred to for management of the assets in the portfolio. This presents a conflict of interest. A conflict of interest exists because the owners of the Advisor are also the owners of FGCO. As such, they will receive compensation from both entities for the services provided to clients. Therefore, there is an advantage for us to refer clients to Sofos for the additional compensation we will receive. Clients always have the right to accept or refuse the recommendation of the Advisor. When we recommend an investment advisor to clients we will always act in the client's best interest under our fiduciary duty.

Certain of our Investment Advisor Representatives are also licensed and registered as insurance agents to sell life, accident and other lines of insurance for our affiliate MPath Advisor Resources. Therefore, they will be able to purchase insurance products for any client and receive typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest. A conflict of interest exists because we can recommend products for which we can receive additional compensation, i.e. insurance. Clients always have the right to decide whether to purchase insurance recommended by the Investment Advisor Representative and if they do purchase insurance, clients have the right to decide from whom to purchase insurance. In recommending an insurance product, the we will always act in the client's best interest under our fiduciary duty. Clients are not obligated to use the Advisor or its representatives for insurance product services.

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 by the asset-based management fee you pay to us for our investment advisory services; and, by the fee you pay for our financial planning services. Some of our financial professionals are also insurance licensed and as a result will receive a commission on the sale of an insurance product to you.

Item 4. Disciplinary History

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

Yes. Some of our financial professionals have a disciplinary history. Free and simple tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Item 5. Additional Information

Contact Kaili Winters, Chief Compliance Officer, Phone: (800) 588-3893 for additional information and an up to date copy of the relationship summary.

**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?**