

Relationship Summary

Item 1. Introduction

March 17, 2021

Money Management Services, Inc. (“MMS”)

MMS is an investment adviser registered with the Securities and Exchange Commission (“SEC”). There are other types of financial service professionals that provide different advisory services and fees and it is important that you understand the differences. The SEC provides free educational materials about investment advisors, brokerage services and investing and offers simple tools to help you to research firms and financial professionals at www.investor.gov/CRS.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We provide a broad range of services that include Investment Management, Planning and Consulting Services.

- Investment Management includes but is not limited to the management of various type of investments on a fee only bases. The fee is usual based on the amount of assets managed.
- Planning Services could be Comprehensive Financial Planning, or modular planning which could include retirement, estate, investment, tax, and cash flow needs of a client. These services are usually based on a fixed or hourly fee.
- Consulting Services, on the other hand include tax preparation services, estate planning, estate settlement and bill paying services to clients for a separate fee. These fees can be fixed or hourly.

In all of our services, we owe a fiduciary duty to you. In providing investment advice and services we owe a fiduciary duty to provide securities, we consider meet your risk tolerance and other factors to ensure the investment is suitable for you. As such, we will monitor you accounts with that duty in mind. We will primarily allocate your money across a variety of mutual fund, exchange-traded funds (“ETFs”), individual debt and equity securities and/or options in accordance with your investment objective and any possible restrictions. Additionally, if you meet certain regulatory requirements, we may recommend an investment into a private fund or other similar pooled investment vehicle. Our services are provided on both a discretionary and non-discretionary basis.

For more information regarding all of our services, read the accompanying Brochure in Items 4 and 7.

Conversation Starters:

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 you these qualifications mean?

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

What fees will I pay?

Our Investment Management Fee is based on a percent of assets we manage. We charge a fixed fee and/or hourly fee for Financial Planning and Consulting Services. These fees are negotiable, but generally range from \$500 to 10,000 on a fixed fee basis and/or from \$50 to \$500 on an hourly rate, depending upon the level and scope of the services and the professional rendering the service. If you provide to us to manage a significant amount of assets and engage us for additional financial planning services, we may offset all or apportion of the financial planning fee.

Read more about our fees in Item 5 of the Brochure. Your specific fee schedule can be found in your advisory agreement.

Conversation Starters:

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?

How might your conflicts of interest affect me, and how will you address them?

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 could create conflicts of interest. First, we charge a management fee that is charged regardless of whether you make money. Additionally, we have an incentive to manage more of your money so that we can generate more revenue from our management fee. That said, this conflict is mitigated because the increase in assets could not cause an additional charge because of our minimum fee. The additional amount of assets could also receive a reduced percent of the asset fee. Even then, this could cause the overall percent of assets fee to be lower than before adding the assets, but still could make the total fee amount more.

We also have other lines of business such as estate settlement services and tax preparation where we also generate revenue.

Read more about our conflicts of interest and how we manage them in our Brochure in Item 8.

How do your financial professionals make money?

Your financial professional receives total compensation consisting of a base salary and variable compensation. Total compensation takes into account market rate for the role and expertise as well as overall revenue, new assets, retained assets and contributions to our culture and business strength. The variable compensation is based on our success as a firm. None of our financial professionals are paid on commissions that are tied to selling different services or products to clients.

Item 4. Disciplinary History

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

No. Visit www.investor.gov/CRS for a free and simple search tool to learn more.

Conversation Starters:

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

Item 5. Additional Information

Read the accompanying Brochure before you invest with us. It contains important information about our advisory services. Call (205) 871-7526 for up-to-date information about us and to request a copy of our Account Management Agreement. You can also visit us at www.moneymanagementservice.com.

Conversation Starters:

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?