



Customer Relationship Summary

For Amicus Financial Advisors, LLC (Updated on June 30, 2020)

Amicus Financial Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which provides educational materials about broker-dealers, investment advisers, and investing.

“What investment services and advice can you provide me?”

We offer investment advisory services to retail investors. We are a fee-based financial planning firm providing comprehensive financial planning, insurance planning, tax planning, retirement planning, non-legal trust and estate planning, cash flow management, investment advice, and asset management services. We provide investment advice and financial planning services to individuals, trusts, and corporations. We do not require account minimums to open or maintain an account or establish a relationship with us.

We offer advice on all types of investments and manage investment advisory accounts primarily holding no-load mutual funds, exchange traded funds (ETFs), real estate investment trusts (REITS), individual stocks, and bonds. We do not limit our advice to a narrow menu of products or types of investments. We regularly monitor investment markets on your behalf. As part of our standard services, at least once per quarter, we examine and rebalance each of your investment accounts as needed. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “*discretionary account*”) or we may give you advice and you decide what investments to buy and sell (a “*non-discretionary account*”). Your accounts can be managed on a discretionary or non-discretionary basis and you may impose reasonable restrictions on how your investments are managed.

- Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure available at: <https://adviserinfo.sec.gov/firm/summary/131315>.

Ask your financial professional the following questions: “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?”

Fees are agreed upon in writing prior to an engagement. Fees may be comprised of fixed, hourly, or asset-based charges depending upon your needs and preferences. Asset-based fees are based on the value of your assets under management and may vary by engagement but in no case will the advisory fee be over 1.5% per year. Each of our advisors retains the authority to adjust their fee-billing schedule so long as the fees are agreed to in writing. Investment products are offered on a fee-only basis, meaning that our firm receives no compensation from third parties to recommend investments.

In addition to our fees, you may incur brokerage commissions, transaction fees, and other related costs and expenses. You may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees

and taxes on brokerage accounts and securities transactions. Mutual funds and ETFs also charge internal management fees, which are disclosed in a fund's prospectus.

Be aware that 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 can be found in Item 5 of our Disclosure Brochure and available at: <https://adviserinfo.sec.gov/firm/summary/131315>.

Ask your financial professional the following questions: "Can you help me understand how these fees and costs might affect my investments? If I give you \$100,000 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. In our firm, some of our advisors may offer insurance products to implement our financial planning recommendations. Commissions may be paid on these insurance products and this creates a conflict of interest. Our advisors must disclose these commissions to all clients.

- Additional information about our conflicts of interest can be found in our Disclosure Brochure and is available at: <https://adviserinfo.sec.gov/firm/summary/131315>.

Ask your financial professional the following questions: "How might your conflicts of interest affect me, and how will you address them?"

"How do your financial professionals make money?"

Our advisors fall into two groups of compensation. Some advisors are paid a percentage of the asset management fees for assets under management while others are paid a set salary without performance related bonuses.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research your financial professionals.

Ask your financial professional the following questions: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

"Where can I find additional information?"

For additional information about our services and fees, visit our website at www.amicusadvisors.com. If you would like additional or more up-to-date information or a copy of this disclosure, please call our office at (806) 698-1122.

Ask your financial professional the following questions: "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?"