

Signature Financial Services, Ltd. June 30, 2020
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, SFS offers its investment advisory services to retail investors for an ongoing advisory fee based on the value of cash and investments in your account. Our advisory services include portfolio management, asset allocation, financial planning, consultations on wealth transfer, estate planning, income tax planning, retirement planning and cash flow, education funding, charitable gifting 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. Based on what we learn, we will recommend a portfolio of investments that is regularly monitored, and on an as-needed basis, rebalanced to meet your changing needs, stated goals and objectives.

Our accounts are normally managed on a discretionary basis which means we do not need to contact you when buying or selling in your account. Accounts managed on a non-discretionary basis means you make the ultimate decision regarding the purchase or sale of investments. You will sign an investment advisory agreement giving us this authority, which will remain in place until the relationship is terminated.

Discretionary wrap accounts are managed by a third-party money manager such as SEI Private Trust Co(SEI). These accounts 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?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing fixed fee that is calculated annually and then collected on a quarterly basis 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.

The custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our advisory fee for our investment advisory service. 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. These fees are not included in the firm's advisory fee. 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.

If you engage us for stand alone 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.

Additional information about our fees is located in Item 5 of our Firm Brochure. Our Firm Brochure is available online at www.signatureadvisors.com.

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 investment adviser representatives are also licensed to provide non-advisory accounts and insurance products (such as annuities) on which commissions are earned. Therefore, there is an incentive to offer or recommend certain types of investments or programs over others. Additional information about our conflicts of interest can be found in our Firm Brochure under Item 5 which is available online at www.signatureadvisors.com.

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 financial professionals receive, on a quarterly basis, a portion of the advisory fees that the firm collects from the accounts each adviser manages. In addition, our financial professionals 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 professionals.

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

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

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?