

Morris Group Inc. (MGI) is a FINRA registered broker dealer.

MGI is a registered broker dealer with the Securities and Exchange Commission (SEC) and is not a registered investment advisory. Brokerage and investment advisory fees differ. Any MGI representative (Rep) dually registered with an SEC regulated RIA will provide the affiliates form CRS and clearly explain the difference in service and expense. MGI does not offer any proprietary products. All products are from outside companies. 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.

What investment services and advice can you provide me?

We offer to retail investors investment company shares (mutual funds) and insurance company products such as fixed, indexed, and variable annuities. MGI does not offer individual stock purchase and sales, financial planning or wrap fee accounts. MGI Reps may make recommendations about client accounts, however regular account monitoring is not provided. MGI Reps do not have discretionary authority to make investment changes without client approval. The client has sole authority to make changes. MGI has no proprietary products. Reps only recommend firm approved investments. MGI has no minimum investment outside the product minimums.

(ask your representative or call us to ask the conversation starters in quotations)

“Given my financial situation, should I choose a brokerage service for my investment?”

“How will you choose investments to recommend to me?”

“What is your experience, including your licenses, education and other qualifications?”

What fees will I pay?

MGI Representatives take your best interest into consideration first when making recommendations.

Mutual Funds offered by the firm may pay upfront commissions ranging from 0 to 5.75% depending on the time horizon of the investment and dollar amount invested. Annuity products offered may have internal fees, fund fees and rider fees.

More detailed fee or commission information can be found at www.mgionline.net.

Representatives dually registered with a registered investment advisory will determine if a client's needs are best met by the brokerage or investment advisory account. Determining factors would include but not be limited to: services needed, investment objectives, cost and time horizon.

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.

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

When we provide you with a recommendation, we act in your best interest and will not put our interests 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 recommendations we provide you. Here are some examples to help you understand what this means:

Some mutual funds pay commissions and 12B-1 fees to the firm. Reps have a conflict of interest to offer funds that pay commissions and 12B-1 fees as opposed to funds that do not pay a commission or 12B-1 fee. An investor could choose to invest in funds that do not charge commissions or 12B-1 fees.

Some insurance companies may offer meeting reimbursements, meals or other incentives to representatives which could be a conflict of interest to offer their products instead of products that do not offer meeting reimbursement or other incentives. An investor could also choose an annuity with lower costs or no fees.

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

How do your financial professionals make money?

Reps are compensated by MGI for commissions paid on mutual fund and annuity investments. Reps could have a conflict of interest to offer products that pay commissions or 12B-1 fees as opposed to products that do not pay commissions or offer 12B-1 fees.

More detailed fee/commission information can be found at www.mgionline.net.

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

Yes

Investors are encouraged to visit Investor.gov/CRS for a free and simple search tool to research the firm and its Reps. If a client or prospective client desires, they may obtain additional information about the firm or a registered representative at <https://brokercheck.finra.org> or by calling us at 317.217.5440.

“As a financial professional, do you have any disclosure or disciplinary history?”

“Who is my primary contact person?”

“Is he or she a representative of an investment adviser or a broker-dealer or both?”

“Who can I talk to if I have concerns about how this person is treating me?”

To request the most recent copy of this relationship summary, call us at 317.217.5440. Contact us or your representative for answers to the “conversation starters” within.

Client Initials _____