

## Scott T. Taylor, Ltd Form CRS 12/27/2022

### I. Introduction

Scott T. Taylor, Ltd (STT) is a FINRA Member broker-dealer registered with the Securities and Exchange Commission (SEC). 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](http://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

### II. Relationships and Services

#### **What investment services and advice can you provide me?**

STT offers a limited menu of Mutual Funds, Variable Annuities and Variable Life ( MF, VA. VL.) We give recommendations and offer investments which we are licensed. Unless we agree otherwise, we are not required to monitor your portfolio or investments on an ongoing basis. The investment companies chosen set account minimums. For more detailed information please call or write to the above address.

#### **Conversation Starters:**

**Given my financial situation, should I choose a brokerage service? Why or why not?**

**How will you choose investments to recommend to me?**

**What is your relevant experience, including licenses, education and other qualifications?**

**What do these qualifications mean?**

### III. Fees, Costs, Conflicts, and Standard of Conduct

#### **What fees will I pay?**

STT makes money by receiving fees for the sale of MF, VA. & VL that are determined by the investment chosen. Those fees will vary with investment choices and can include Front End Loaded Fees (paid at the time of investment) which reduce the value of your investment. Additional fees such as Management & 12b1 fees typically charged quarterly will reduce the value of your investment over time. Surrender Charges will also reduce the value of your investment at the time you take money out.

STT does not charge any other fees other than those charged by each investment.

Conflicts of Interest could be caused by one investment paying higher fees than another.

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 cost you are paying. More detailed information can be found in the prospectus of each investment which you can request by calling or writing to the above address.

#### **Conversation Starters:**

**Help me understand how these fees and cost might affect my investments. If I give you \$10,000 to invest, how much will go to fees and cost, 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 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 interest. 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. We have an incentive to recommend products that pay a fee rather than those that do not. We have an incentive to recommend products that pay higher fees rather than lower fees.

**Conversation Starters:**

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

**How do your financial professionals make money?**

They receive a percentage of money from the fees paid by the MF, VA. & VL companies. There is no other compensation cash or non-cash paid to them. Conflicts of Interest could be caused by one investment paying higher fees than another.

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 cost you are paying.

More detailed information can be found in the prospectus of each investment which you can request by calling or writing to the above address.

## IV. Disciplinary History

**Do your financial professionals have legal or disciplinary history? No**

Go to [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research this Firm and/or its financial professionals

**Conversation Starters:**

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

## V. Additional Information

You can find additional information about your brokerage services and/or request an up-to-date copy of the relationship summary by calling (713) 688-1849 or writing to Scott T. Taylor, Ltd., 14482 Hillshire Dr, Willis, TX 77318

**Conversation Starters:**

**Who is my primary contact person?**

**Is he or she a representative of Scott T. Taylor, Ltd.?**

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