

McDUFFIE/MORRIS FINANCIAL GROUP, INC.
Clifton Morris Jr, CLU, ChFC
President

3 BROADRIVER ROAD * ORMOND BEACH, FLORIDA 32174-8744
PHONE*(386)677-9557* FAX: (386)275-1075 * MOBIL (386)506-9925
EMAIL:CLIFF@MYMMFG.COM

McDuffie Morris Financial Group, Inc June 30, 2020
Customer Relationship Summary (Form CRS)

Item 1. Introduction McDuffie Morris Financial Group, Inc is registered with the Securities and Exchange Commission (SEC) (# **8-48782**) as a broker-dealer and is a Member of Financial Industry Regulatory Authority (FINRA) (#**CRD_39654**) Brokerage and investment advisory services and fees differ, and that 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 also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services *What investment services and advice can you provide me?* We offer to retail investors brokerage services limited to the purchase and sale of open-end investment funds (Mutual Funds) and variable Insurance products whose value is based on underlying securities (Variable & Fixed Life Insurance and Annuity Products.) As part of standard service provided are account asset allocation and monitoring of account objectives and investment suitability of the retail investor. Monitoring frequency is annually and Our Firm's Investment Authority is non- discretionary

For additional information, please see [Regulation Best Interest].

CONVERSATION STARTER: Ask your financial professional:

- ***Given my financial situation, should I choose a [brokerage service or investment advisory service? Why or why not?***
- ***Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?***

Item 3. Fees, Costs, Conflicts, and Standard of Conduct *What fees will I pay?* Our firm's revenue for services are totally from product related distribution fees of mutual funds and variable annuities. Ongoing services are provided through revenue generated by product administration fees [12b(1)] You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of

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money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see [Product Prospectus and Retail Disclosure].

CONVERSATION STARTER: Ask your financial professional:

- ***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 do your financial professionals make money? They receive a percentage of the dealer allowance of the distribution fees (commissions) of products sold.***

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 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 and it's representatives have only the distribution and administrative revenue stated in the product Prospectus for retail investors.

Item 4. Disciplinary History

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 you and your financial professionals.

Item 5. Additional Information

For additional information about our services, If you would like additional, up-to-date information or a copy of this disclosure, please call (386) 677-9557 and request a copy of Form CRS].