

Access Financial Services, INC.

Client Relationship Summary – Form CRS

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1. Introduction

Access Financial Services, Inc. (“AFS”, “Firm”, “We”, “Us”, “Our”) is an investment adviser. We provide investment advisory and financial planning services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between the services and fees of an investment adviser and those of a broker-dealer. *Investor.gov/CRS* offers free and simple tools to research firms and financial professionals. Additionally, the website 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 the following investment advisory services to you:

Asset Management: We will offer you advice on a regular basis. We will discuss your investment goals, work with you to develop a strategy to achieve your investment goals, and regularly monitor and manage your account. We will manage your account on a discretionary basis (we can buy and sell investments in your account without discussing the transactions with you in advance). We do not limit our advisors to proprietary products or to a limited list of products and/or types of investments. This service will continue pursuant to the terms of your executed Investment Advisory Agreement. We do not have a minimum account size.

Financial Planning: We will provide you with financial planning services that may include, but are not limited to, a review of your investment accounts, including reviewing asset allocation and providing repositioning recommendations; tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes if appropriate; one or more retirement plan scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services for one-time projects and plans will be considered complete upon delivery of the plan.

ERISA Services: We serve as a limited scope ERISA 3(21) Fiduciary that can advise, help and assist plan sponsors with their investment decisions on a non-discretionary basis. Plans are monitored on an ongoing basis. We have a fiduciary duty to act in the best interest of the plan we advise. The plan sponsor is ultimately responsible for the decisions made by their plan, though using us can help the plan sponsor reduce its liability by following a diligent process.

We also act as an ERISA 3(38) Investment Manager where we offer discretionary management of a retirement plan’s assets. We are solely responsible and liable for the selection, management and monitoring of the plan’s investments on an ongoing basis.

Additional Information

For more information about our services, we recommended reading our ADV Part 2A, Items 4, 5 & 10.

Conversation Starter

“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?”

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

We are paid for our services as follows:

Asset Management: The amount paid to our firm and your financial advisor generally does not vary based on the type of investments selected on your behalf. The amount we are paid is based on the dollar value of the investments we manage for you. This asset-based fee reduces the value of your account and will normally be deducted from your account. Some investments (such as mutual funds and variable annuities) are subject to additional fees that will reduce the value of these investments over time. Also, with certain investments, you may have to pay fees such as “surrender charges” to sell the investment. Fees are billed quarterly in arrears. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to encourage you to increase the assets in your account in order to increase our fees. You may also pay a transaction fee when we buy and sell an investment for you. You may also pay fees to a broker-dealer or bank that will hold and account for your assets (called “custody”). You pay our advisory fee even if there have been no transactions within the account.

Financial Planning: Depending on your situation, we may charge an hourly or fixed fee payable upon execution of the financial planning agreement, upon delivery of the completed plan, or on a periodic basis, dependent on the level of service the client elects.

ERISA Services: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The amount we are paid is based on the dollar value of the investments we manage for the retirement plan. This asset-based fee reduces the value of the plan’s account and will normally be deducted from its account. Some investments (such as mutual funds and variable annuities) are subject to additional fees that will reduce the value of these investments over time. Also, with certain investments, you may have to pay fees such as “surrender charges” to sell the investment. Our fees vary and are negotiable. Generally, the more assets a plan has in the advisory account, the more you will pay in total fees. We therefore have an incentive to encourage retirement

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plan decision makers to increase the assets in the account in order to increase our fees. In some circumstances, we may charge you a fixed fee for our services rather than a percentage of assets in the plan. You may also pay a transaction fee when we buy and sell an investment for you. You may also pay fees to a broker-dealer or bank that will hold and account for your assets (called “custody”). You pay our advisory fee even if there have been no transactions within the account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information regarding our fees and costs, review ADV Part 2A, Item 5.

Conversation Starter

“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 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. Here are some examples to help you understand what this means.

Commissions: Our associated persons may receive commissions from the sale of insurance products. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When recommending clients purchase insurance products, the client’s best interest will be the main determining factor.

Conversation Starter

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

Additional Information

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

How do your financial professionals make money?

Our financial services professionals are compensated based on a portion of the total advisory fees received by us, by commissions related to the sale of insurance products, by a base salary, and with discretionary bonuses.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase insurance products that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

Item 4. Disciplinary History

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

Yes, one allegation, settled July 4, 1988. Please visit Investor.gov/CRS for a free and simple search tool to research AFS and our financial professionals.

Conversation Starter

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

Item 5. Additional Information

To find additional information about AFS and to request a copy of the client relationship summary, please go to www.AccessAFS.com or send us an email at Angie@AccessAFS.com. If you would like to request up-to-date information as well as to request a copy of the client relationship summary, please contact via phone at (952) 885-2736.

Conversation Starter

“Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”