

Date: 5/26/2020

Firm Name: Eames Financial, Registered as an Investment Advisor with the SEC

Brokerage and investment advisory services and fees differ and it is important for the retail Investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides educational materials about Broker-dealers, investment advisors, and investing. In question and answer format, including suggested “conversation starter” questions (in boxes), this document gives you a summary of the types of services we provide and how you pay.

What investment services can you provide me?

We offer investment advisory and financial planning services to retail investors. Working only with publicly available individual stocks and bonds, stock and bond mutual funds and exchange traded funds, and options on individual stocks and exchange traded funds, we will offer you advice on a regular basis. As part of our standard services, we will discuss investment goals, design a strategy to achieve your investment goals, and regularly monitor your account and communicate with you. Our investment advisory services are offered on a non-discretionary basis meaning that, while we will make recommendations, it is the retail investor who ultimately makes investment decisions which we can then implement. We will also integrate and coordinate investment work with other aspects of your personal finances. There are no account size or investment amount restrictions to establishing a relationship with Eames.

1. Given my financial situation, should I choose an investment advisory service? Why or why not?
2. How will you choose investments to recommend to me?
3. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Our fees are negotiable. They may be based upon a percentage of the value of your account, a fixed rate, or an hourly rate. The form of compensation will be established at the beginning of our relationship based upon the type of services desired. Fees based upon a percentage of the value of your account will be charged quarterly. Fixed rate and hourly fees will be billed as agreed during negotiations.

Some investments (such as mutual funds and exchange traded funds) impose additional fees although our firm will never share in these fees. You will pay fees whether you make or lose

money on your investments. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees 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 acting as my investment advisor?
How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, 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 investment advice we provide you. Here is an example to help you understand what this means: the more assets you have in an advisory account where our fee is based upon a percentage of assets in the account, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fee.

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

How do your financial professionals make money?

Eames Financial is a sole proprietorship and the money made by its principal is based solely on the fees described above.

Do your financial professional have any legal or disciplinary history?

None! You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple tool to research Eames or any financial professional or firm.

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

For additional information about Eames Financial and our services, see our Form ADV and related brochure on IAPD on [Investor.gov/CRS](https://www.investor.gov/CRS) and any brochure supplement your financial professional provides. You can also call us at 973-539-2855 to request up-to-date information and a copy of this relationship summary. To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov) or call the SEC's toll-free investor assistance line at 800-732-0330

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

