

# Ensign Advisory Partners LLC

## Customer Relationship Summary

March 27, 2026

Ensign Advisory Partners LLC (“EAPL”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: [Investor.gov/CRS](https://investor.gov/CRS). This website also provides educational materials about broker-dealers, investment advisers, and investing.

### **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

The principal services our firm offers are investment management, including selection of other advisers, and financial planning. Investment management services are provided on a discretionary or non-discretionary basis. When we provide services on a discretionary basis we can make changes to your portfolio without first obtaining your express prior permission. For non-discretionary services we require prior approval before making any changes. We regularly monitor your investment accounts and make investment changes when necessary. Our firm does not require an account minimum for new clients, but some of the third party managers we use may require a minimum. We do not offer any proprietary products or wrap fee programs.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act for your benefit.

We will provide a detailed financial plan for clients who request such a plan. You can find a more detailed description of our services in our Form ADV Part 2: <https://adviserinfo.sec.gov/firm/summary/325650>

#### ***CONVERSATION STARTERS, ask your financial professional:***

*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?*

### **WHAT FEES WILL I PAY?**

Our Investment Management fees are based on a percentage of Assets under Management. Asset Management fees are paid either monthly or quarterly in advance or arrears, as specified in your client agreement, and debited to your account. The difference in the AUM billing method is due to the use of different third-party managers. Fees for Financial Plans are fixed and negotiated with each individual client in advance.

In addition to the fees we charge, you may also pay Transaction Fees and fees charged by individual Mutual Funds, Separate Account Managers or Variable Annuities.

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. You can find more detailed information about fees in our ADV Part 2A: <https://adviserinfo.sec.gov/firm/summary/325650>

#### ***CONVERSATION STARTERS, 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*

**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 a conflict with your interests. 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:

- Individuals providing investment advice on behalf of our firm are licensed as independent insurance agents. These individuals will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you which will generate commissions.

***CONVERSATION STARTER, ask your financial professional:***

*HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?*

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals receive either a base salary or a percentage of the fee you pay based on their participation in servicing and advising your accounts. The owner of the firm receives profits from the earnings of the firm. Additional information about compensation arrangements for our professionals and related conflicts of interest are found in the Firm's Form ADV Part 2Bs.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes, some of our financial professionals have a disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

***CONVERSATION STARTER, ask your financial professional:***

*AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?*

**ADDITIONAL INFORMATION**

You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling: (602) 507-5991 or emailing us at: [jkehm@ensignpartners.com](mailto:jkehm@ensignpartners.com)

***CONVERSATION STARTER, ask your financial professional:***

*WHO IS MY PRIMARY CONTACT PERSON? IS HE OR SHE A REPRESENTATIVE OF AN INVESTMENT ADVISER OR A BROKERDEALER? WHO CAN I TALK TO IF I HAVE CONCERNS ABOUT HOW THIS PERSON IS TREATING ME?*