

**Client Relationship Summary**  
**Fortify Financial LLC (CRD#340138)**  
**December 30, 2025**

**Introduction**

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Our firm, Fortify Financial LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**Relationships and Services**

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| What investment services and advice can you provide me?   |
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| <p><b>Services:</b> We offer investment advisory services to retail investors. These services include portfolio management, special needs planning, business exit planning, retirement planning, and other financial planning services. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.</p>  |
| <p><b>Accounts, Investments, and Monitoring:</b> We offer services to individuals (including retirement, trust, and estate accounts), charitable organizations, endowments, and other businesses. We primarily use mutual funds and exchange-traded funds in constructing portfolios, but may include other types of securities. As part of our services, we reevaluate portfolios and securities in accounts on an on-going basis, with full reviews conducted annually.</p> |
| <p><b>Investment Authority:</b> We provide our services either on a project basis or on an ongoing basis. Financial planning is provided on a non-discretionary basis, however it is Fortify's customary procedure to have full discretionary authority for portfolio management.</p>   |
| <p><b>Account Minimums &amp; Other Requirements:</b> We have a minimum account balance of \$500,000, determined based on total value of portfolio across all managed accounts, but the account minimum can be waived in our discretion.</p>   |
| <p><b>Additional Information:</b> For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's <a href="#">Investment Adviser Public Disclosure Page</a>.</p>  |
| <p><b>Conversation Starters:</b> <i>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?</i></p>   |

**Fees, Costs, Conflicts, and Standard of Conduct**

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| What fees will I pay?   |
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| <p><b>Asset-Based Fees:</b> We will charge clients an annual fee (up to 1.00%) based on a percentage of the value of the client's assets in the account. The fee charged is subject to negotiation with each client based on the client's characteristics and may differ from client to client. The fee is collected quarterly in arrears. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will ultimately pay more in advisory fees.</p> |
| <p><b>Fixed Fees:</b> Our fixed fees for special needs planning and business exit planning are negotiated on a case-by-case basis based on scope of engagement and complexity, capping out at \$25,000. We may collect fixed fees in installments and generally provide you with an estimate of the total cost prior to engaging us for these services. This presents a conflict of interest in that we are incentivized to have you agree to a higher fixed/flat fee.</p>  |
| <p><b>Other Fees &amp; Costs:</b> In addition to our advisory fees, you will also be responsible for custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds, and applicable securities transaction fees.</p>  |
| <p><b>Additional Information:</b> <b>You will pay fees and costs whether you make or lose money on your investments.</b> 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. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's <a href="#">Investment Adviser Public Disclosure Page</a>.</p>  |
| <p><b>Conversation Starters:</b> <i>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?</i></p>  |

**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 interests 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 that we provide you. Here is an example to help you understand what this means.*

We will recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

**Additional Information:** For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices, and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

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

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

Our financial professionals are compensated based on the revenue received by the firm and/or an agreed-upon annual salary.

**Disciplinary History**

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

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

**Additional Information**

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#) or by visiting <https://www.linkedin.com/in/adam-morse-investment-advisor/> or [https://www.instagram.com/ amorse /](https://www.instagram.com/amorse/). You can request up-to-date information and a copy of our client relationship summary by contacting us at (469) 323-0307.

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*