

## ITEM 1 – INTRODUCTION

Sound Financial Strategies Group, LLC (“Sound”) is an SEC-registered investment adviser that provides advisory services. This document is a summary of the types of services we provide and how you pay for these services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. For additional information and tools to research firms and financial professionals, please visit <https://www.investor.gov/CRS>. You can also find educational materials about broker-dealers, investment advisers and investing at this site. We have also included sample key questions to ask in this document.

## ITEM 2 – RELATIONSHIP SERVICES

### *What investment services and advice can you provide me?*

We offer investment advisory services for certain individual clients for taxable and tax-exempt accounts. Our client base is comprised of individuals, small business owners, trusts, estates and charitable organizations, and not-for-profit entities. We provide investment management services to our clients on a discretionary basis. We also offer financial planning services to individuals and families. Financial planning services may be provided on a **standalone basis** or in connection with ongoing investment management services.

As part of our services, Sound’s portfolio managers review our accounts at least annually. This review is used to determine whether the investment approach and asset mix used is consistent with the client’s investment objectives, risk tolerance, cash flow needs, and other guidelines that can affect the client’s investment allocations. Sound will also review the account between the annual review in the case of any significant market changes are anticipated, or if we become aware of any significant changes in the client’s circumstances.

Sound provides investment management on a discretionary basis. This means that the decisions regarding transactions in client accounts are made without prior consent of the client, while keeping the client’s best interest in mind. The decisions will be made based on the goals or restrictions set forth in the client’s agreement with Sound. If the client imposes restrictions that are inconsistent with the types of portfolios or services we provide, Sound may reject these restrictions.

We work with clients to form a target asset allocation. We then seek to reach this target by investing in equities, debt securities, and pooled investment vehicles, such as mutual funds and ETFs. The investment strategy for a specific client is based upon a client’s objectives and risk profile, which are discussed with you during initial and subsequent client meetings.

In the case of investment management accounts, the minimum investment size is \$50,000, but in some cases a client is permitted to aggregate related accounts, or we may be willing to accept a lower minimum at our discretion. For additional information, see Item 4 – Advisory Business (pages 4-5) of Sound’s ADV Part 2A (Brochure), which can be [accessed here](#).

### Key questions to ask:

- 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?*

Sound charges an asset-based management fee for its advisory services. You pay this fee whether you make or lose money on your investments. Fees are negotiable, and any negotiated fee arrangement is notated in the client’s agreement. Sound prefers to bill management fees in advance and on a quarterly basis. And deducts the fee from the client’s account. The advisory fee

does not include fees related to brokerage commissions, transaction fees, and other related account costs and expenses including custodial fees, transfer taxes, wire transfer and electronic fund fees, and other taxes and fees. Sound's advisory fees are asset-based. Other fees and costs are also deducted from your account and will appear on your quarterly statement that you receive from your broker and/or custodian bank. Sound manages a wrap fee program under which clients pay a single asset-based fee that covers investment advisory services and certain trading and custodial costs. We charge financial planning fees on a flat (fixed) fee basis, depending on the scope and complexity of the engagement.

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 additional information, please see Item 5: Fees and Compensation in Sound's Form ADV Part 2A, [accessible here](#).

**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? 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 that we provide you. Here are some examples to help you understand what this means. Sound utilizes the brokerage services of Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. In return for directing clients to Raymond James & Associates, Inc., Sound receives investment research, products, and services that assist Sound in its investment decision-making process. These benefits create a conflict of interest because Sound does not pay separately for them and therefore has an incentive to use Raymond James & Associates, Inc. based on our interest in receiving research or other products or services, rather than on the clients' interest in receiving the lower commission. A more detailed explanation of these benefits is included in Sound's ADV Part 2A, Item 12: Brokerage Practices, [accessible here](#).

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

Sound employees are compensated through annual fixed salaries and management fees paid by advisory clients. Some members of Sound's staff are also registered representatives with APW Capital, Inc, a separate and unrelated company. A conflict of interest exists when we recommend the purchase of securities products where our professionals are entitled to commissions and other compensation. We have a fiduciary obligation to ensure that all recommendations are made in our clients' best interest regardless of any such affiliations. For additional information, please see Item 5: Fees and Compensation in Sound's Form ADV Part 2A [accessible here](#).

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

#### ITEM 4 – DISCIPLINARY HISTORY

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

Yes. A free and simple search tool to research us and our financial professionals is available at <https://www.investor.gov/CRS>.

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

#### ITEM 5 – ADDITIONAL INFORMATION

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (601) 856-3825 or [compliance@soundfsg.com](mailto:compliance@soundfsg.com).

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

## Exhibit | Summary of Material Changes

The following items have been updated since our last filing on March 31, 2025:

- **Item 2 – Relationship Services:** updated to include information on financial planning services
- **Item 3 – Fees, Costs, Conflicts, and Standard of Conduct:** updated to include information on wrap program fees and financial planning fees
- **Item 5 – Additional Information:** updated contact email address