Encompass More Investments LLC

Customer Relationship Summary

Encompass More Investments LLC is registered with the Securities and Exchange Commission as a broker-dealer and is also a member of the Financial Industry Regulatory Authority (FINRA). We have an affiliated SEC-registered investment advisor, Encompass More Asset Management LLC, that can provide investment advisory services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

This document is a summary of the brokerage services and fees we offer to Retail Investors which are natural persons, or their legal representatives, who seek or receive securities services primarily for personal, family, or household purposes. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

As a broker-dealer, we can recommend and effect securities transactions in a variety of mutual funds, variable annuities, and variable life insurance products that would be held directly with the respective investment company. You make the ultimate decision regarding the purchase or sale of these investments. We do not require a minimum investment to open and maintain an account, however, some investment products may have minimums which are established by the investment sponsor.

We do not offer securities such as stocks, bonds, municipal securities, exchange-traded funds (ETFs), etc. nor do we offer financial planning, investment advisory or account monitoring services. If you would prefer these services, you should speak with a financial advisor about whether an advisory services relationship is more appropriate for you.

For additional information about our brokerage services, please speak to your financial professional.

KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

Given my financial situation, should I choose a brokerage 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?

The principal fees and costs associated with engaging our firm for broker-dealer services include commissions and other product-level fees associated with your specific investment. Commissions are based on the specific transaction and the amount you invest.

For mutual funds, the sales charge (“load”), fees and expenses differ depending upon the share class you purchase. A front-end load may reduce the amount you invest, or you may be charged an annual level asset-based sales charge as a percentage of your assets and maybe also be subject to a contingent, deferred sales charge. Further, you will also pay additional ongoing fees and expenses, such as 12b-1 fees, management fees or servicing fees, from fund assets. Each mutual fund defines its share classes and respective sales charges, fees, and expenses therefore, you must refer to the specific fund’s prospectus for the details on its respective sales charge, fees, and expenses.

For variable insurance products, the insurance company pays us a commission, but you will also pay ongoing fees to the insurance company including mortality and expense charges, administrative fees, rider fees, and sub-account expenses, as applicable. These fees reduce the value of your investment over time. If you surrender or withdraw from your variable product, surrender fees may be assessed by the insurance company if the contract is still within any applicable surrender period. The surrender fees typically reduce over time. Please refer to the insurance product’s prospectus for the details on the specific investment’s fees, costs, and expenses.

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 and ask your financial professional.

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KEY QUESTIONS TO 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 invested for me?

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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 recommendations we provide to you. Here are some examples to help you understand what this means.

- ***Limited Investment Offerings:*** Our brokerage services and recommendations are limited to a selection of mutual funds and variable insurance products. Other firms could provide a wider range of investment choices or services to you, some of which may have lower costs.
- ***Affiliate Relationships:*** Some of our financial professionals may also be registered with Encompass More Asset Management LLC, our affiliated registered investment advisory firm. These persons may recommend advisory services to you through our affiliate and, as a result, will earn advisory fees for selling these services. These advisory fees are separate from brokerage account commissions and fees therfore, this practice presents a conflict of interest since they have an incentive to recommend advisory products and services to you that would increase their compensation.
- ***Third-Party Payments*:** Representatives providing brokerage services and securities recommendations may also be licensed as independent insurance agents. These persons will earn commission-based compensation for selling fixed insurance products and these commissions are separate from brokerage account commissions and fees. This practice presents a conflict of interest because they have an incentive to recommend fixed insurance products to you that would increase their compensation.
- ***Trail Compensation:*** Our firm receives ongoing compensation (commonly known as trails, service fees or 12b-1 fees) from various mutual fund companies. This compensation is typically paid from the assets of the investment product under a distribution or servicing arrangement and it is shared with our financial professionals. We have an incentive to recommend that you purchase and hold interests in the products that pay us trails.

KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

How do our financial professionals make money?

Our financial professionals are compensated on a commission basis which can vary based on the products sold. This compensation presents a conflict of interest because the more they sell, the more they earn.

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

Yes. Visit Investor.gov/CRS, a free and simple search tool, to research our firm and our financial professionals.

KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

You can request up-to-date information or a copy of this relationship summary by calling our office at 925.272.8850.

KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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