



### Form ADV Part 3: Customer Relationship Summary (CRS) (03/26/2026)

Encompass Advisory Services is a federally SEC registered investment adviser located in the State of Texas. This document is meant to provide you with information about our services, fees, and other important details that can help you make an informed decision about whether to invest with us. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

#### **What Investment Services And Advice Can You Provide Me?**

Encompass Advisory Services offers a variety of investment advisory services to retail investors, including but not limited to:

- **Portfolio Management:** We provide personalized investment management services that involve constructing and managing a diversified portfolio based on your individual financial goals and risk tolerance.
- **Wealth Management:** Our comprehensive wealth management services encompass investment management, financial planning, and personalized strategies designed to grow and preserve your wealth over time.
- **Investment Consulting:** We assist clients in developing investment strategies including assets under management and provide ongoing advice to help meet their financial objectives.
- **Financial Planning:** Our team offers comprehensive financial planning services that include retirement planning, tax strategies, college savings, and more.
- **Estate Planning:** We assist clients in developing estate plans that align with their wishes and financial goals, ensuring your assets are distributed according to your desires and helping to minimize potential estate taxes.
- **Insurance Protection:** We offer additional products and services for life insurance, annuities, disability insurance, and long-term care insurance.

**Monitoring:** We continuously monitor your investment portfolio and provide you with regular performance reports, typically on a quarterly basis. Our advisers are available for consultations, as needed, to review your investment strategy and make necessary adjustments.

**Investment Authority:** Asset management services are offered on a discretionary or non-discretionary basis. With discretionary management, we monitor your accounts and make investment changes as needed. For non-discretionary accounts, we may recommend investments, but you make the final decisions. You'll receive transaction confirmations and monthly statements. We do not offer proprietary products. While no minimum investment is required to open a brokerage account, some investments have minimum requirements. Refer to the prospectus or offering documents for details.

#### **Conversation Starters:**

- ***Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?***

Please see ADV Part 2A brochure for more detailed information about our services and individual ADV Part 2B documents for our advisors located at <https://www.easadvice.com/documents> for information on our licenses, education and other qualifications.

## **What Fees Will I Pay?**

Understanding the fees associated with our services is crucial. Here's a summary of our fee structure:

- **Asset-Based Fees:** We charge a fee based on the assets we manage for you. The fee generally ranges from 1% to 2% of assets under management, depending on the total value of your portfolio.
- **Hourly Fees:** For financial planning and estate planning services, we may charge hourly fees ranging from \$100 to \$500.
- **Flat Fees:** For specific financial plans or estate planning projects, we may offer flat fees based on the complexity of the service provided.
- **Subscription Fees:** We offer access to planning software with professional guidance for an additional subscription fee that may be charged annually, monthly, or a one-time flat fee.

Because we charge fees based on the assets we manage, there is a conflict of interest because the more assets you have in an investment advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. You will pay fees and costs whether you make or lose money on your investments. Fees and cost 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.

***Conversation Starter: "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 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 we provide you. As fiduciaries, we are committed to acting in your best interest. However, there may be some conflicts of interest, here are some examples to help you understand what this means:

- We may offer financial products that pay sales charges and commissions. If such products are offered, we will clearly inform you of the additional compensation that we may receive.
- **Proprietary Products:** If we offer products that we manage or receive compensation from, this may create a conflict of interest.
- **Third-Party Compensation:** We may receive bonuses or other benefits from third-party firms for recommending their products or services.

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

## **How Do Your Financial Professionals Make Money?**

Our financial professionals earn compensation through asset-based and hourly fees for financial and estate planning. They are incentivized to grow your assets and may also receive commissions from product sales, including life insurance, annuities, disability insurance, and long-term care insurance.

## **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

Yes, for one financial professional. Free and simple tools are available to research firms and financial professionals at [www.brokercheck.com](http://www.brokercheck.com) or for specific disclosures for Encompass Advisory Services, please see our ADV Part 2A brochure located on our website at <https://www.easadvice.com/documents>. You may also visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research Encompass Advisory Services and our financial professionals.

***Conversation starter: "As a financial professional, do you have any disciplinary history? For what Type of conduct?"***

For additional information about our services, or to request a copy of our Form ADV Part 2A, please visit our website at [www.easadvice.com](http://www.easadvice.com) or contact Chief Compliance Officer, Didya Bianchi, by writing at 23114 Seven Meadows Pkwy. Katy, TX 77494 or by phone at (281)371-6300.

***Conversation Starter: "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?"***