

EKS ASSOCIATES

Fee-Only Comprehensive Financial Life Planning

In an effort to enhance investor protection, beginning June 30, 2020, the Securities and Exchange Commission (“SEC”) adopted new regulations to improve clients’ understanding of the different investment-related services provided by registered investment advisers. These regulations require clients to have access to a simple, easy-to-read disclosure form regarding the nature of their relationship with EKS Associates, called the Client Relationship Summary, or Form CRS.

Form CRS includes:

- The types of client relationships and the services we offer;
- The fees, costs, conflicts of interest and standard of conduct associated with those relationships and services;
- Whether the firm and its financial advisers currently have reportable legal or disciplinary history;
- How to obtain additional information about us.

We have attached our Form CRS for your review. Please feel free to reach out to your financial adviser with any questions.

DHH Advisors, LLC, d/b/a EKS Associates

We are 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 to understand the differences. 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.

Item 2. **Relationships and Services**

What investment services and advice can you provide me?

We offer wealth management services to retail investors, which include financial planning and portfolio management services. We provide advice regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. We will continuously monitor your investment accounts that are being overseen by us. Our services include ongoing financial counseling, account review and monitoring, securities research and other advisory services related to investments. Our portfolio management services are offered on a discretionary or non-discretionary basis. If we are granted discretionary authority by the contract you sign, we will determine the securities to be bought or sold as well as the amount to be bought or sold. If we do not have discretionary authorization, we will provide you with recommendations and will execute the trades only after we receive your approval. We do not require an account minimum.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Items 4 and 7).

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?

Item 3. **Fees, Costs, Conflicts, and Standards of Conduct**

What fees will I pay?

Financial planning fees are currently billed at a rate of \$375 per hour or a flat fee for services rendered. Depending on the information outlined in your Client Agreement, you will be billed either quarterly, semi-annually or annually. Our fees may differ from client to client; however, our fees are generally non-negotiable.

The annual fee for investment advisory services shall not be more than 1.5% of the market value of the assets under our management. This means that the more assets that are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase, or not to take actions that would decrease, the assets in your account. Our investment advisory fee is exclusive of, and in addition to, brokerage commissions, transaction fees, and other related costs and expenses which will be incurred by your account. However, we do not receive any portion of those commissions, fees and costs. 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.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Item 5).

Conversation Starters:

- Help me understand how these fees and costs might affect my investment. 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 must 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. Here is an example to help you understand what this means:

TD Ameritrade Institutional and Charles Schwab (“Custodians”) are our choices for custody and brokerage services. In evaluating whether to recommend either of our Custodians to our clients, we may take into account the availability of the products and services available from them and not solely the nature, cost or quality of custody and brokerage services provided by the Custodians. These products and services may be used for all of our clients or may benefit us. This is a conflict that comes out of how we service clients.

One of our associated persons is a registered representative of Purshe Kaplan Sterling Investments, Inc. (“PKS”) which is a broker dealer registered with the SEC and as such has the ability to accept compensation for the sale of securities or other investment products. However, as a fee-only firm, we will not sell investment products that generate a commission.

Conversation Starters:

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

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Items 10-12, 14).

How do your financial professionals make money?

Our financial professionals are compensated by a salary and bonus structure. They are not compensated on factors such as amount of client assets they service, time and complexity required to meet a client’s needs or the revenue we earn from their advisory services.

Item 4. **Disciplinary History**

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

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose.

Conversation Starters:

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

Item 5. **Additional Information**

You can find additional information about our firm and the services we provide on our website www.eksassociates.com and www.investors.gov/CRS. Additionally, you can contact us at 973-740-2400 or thagberg@eksassociates.com to request more or up-to-date information and a copy of our Form CRS.

Conversation Starters:

- 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?