

Security First Financial, Inc  
 June 2020  
 Form CRS Customer Relationship Summary

<p>Introduction</p>	<p>Security First Financial (SFF) is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser Firm. SFF provides investment management service to individuals, families, business and non profit organizations. Client communication is available by appointment by phone, in person or video conference... Mon-Fri 9:00am to 3:00pm EST.</p> <p><b><i>Free and simple tools are available to research firms and financial professionals at <a href="https://investor.gov/CRS">investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment adviser and investing.</i></b></p>
<p>What investment services and advice can you provide me?</p>	<p>SFF provides investment management services which includes investment selections, implementation, ongoing oversight and client communication. SFF works primarily in no-load mutual funds. All client assets are held in separate accounts under the clients name and held by independent custodians.</p> <p><b><i>Conversation starters.</i></b> Ask your financial professional:  <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b>  <b>How will you choose investments to recommend to me?</b>  <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></p>
<p>What fees will I pay?</p>	<p>SFF is a fee only investment management firm, which charges a fee on a percentage of assets under management of .6% (per year), which is billed in arrears, on a quarterly basis and appears on the respective custodian statement. There is no management fee on assets above \$1.5 million. Custodians may charge modest transaction fees on purchases or sales of certain mutual funds. Mutual funds have an expenses ratio which are public record.</p> <p><b><i>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.</i></b></p> <p><b><i>Conversation starter.</i></b> Ask your financial professional:  <b>Help me to understand how these fees and costs might effect 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?</b></p>

<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?</p>	<p><b><i>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 we provide to you. Here are some examples of what this means.</i></b></p> <p>SFF is a fiduciary and thus works in the clients best interest. SFF does not pay or receive fees or compensation for referrals. SFF does not receive commissions.</p> <p><b><i>Conversation Starter.</i></b> Ask your financial professional:  <b>How might your conflicts of interest affect me and how will you address them?</b></p>
<p>How do your financial professionals make money?</p>	<p>SFF is compensated only from clients fees and does not receive or provide referral fees or commissions.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>SFF and its professional's have not been involved in legal or disciplinary events related to past or present investment clients.</p> <p><b><i>Visit <a href="http://investor.gov/CRS">investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</i></b></p> <p><b><i>Conversation Starter.</i></b> Ask your financial professional:  <b>As a financial professional, do you have any disciplinary history?  For what type of conduct?</b></p>
<p>Additional Information</p>	<p>For additional information about our services, please contact our office at 810-655-2129 or visit <a href="http://www.markherhold.com">www.markherhold.com</a>. If you would like up-to-date information or a copy of this disclosure, please call 810-655-2129.</p> <p><b><i>Conversation Starters.</i></b> Ask your financial professional:  <b>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?</b></p>