



FORM CRS: CUSTOMER RELATIONSHIP SUMMARY
March 2025

1. Introduction

First Financial Services, LLC (referred to as “we,” “us,” or “firm”) is registered with the Securities and Exchange Commission as an investment adviser. This relationship summary contains information related to our investment advisory services only. Brokerage, insurance, and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) | [Investor.gov](https://www.investor.gov), which also provides educational materials about broker-dealers, investment advisers, and investing.

2. Relationships and Services

What investment services and advice can you provide me?

Services: We offer investment advisory services to retail investors. These services include investment management, financial planning services, wrap program services, and insurance products. We will customize your investment portfolio taking into consideration your personal financial goals, objectives, and risk tolerance. We provide clients with a strategy to help them reach their financial goals. We will meet with you at least annually, or more frequently, depending on your needs. We are also able to offer advice on other aspects of financial planning.

Investment Authority: We manage assets on a discretionary basis. Once we enter into an investment advisory agreement with you, we will provide continuous management of your investments. We make changes to allocations as we see appropriate based upon your financial objectives.

Limited Investment Offerings: We do not limit our investments to any specific type of investment.

Account Minimums: We do not require an account or relationship size minimum in order for you to open an account or establish a relationship.

Additional Information: For additional information regarding our fees, please see item 4 of our Form ADV Part 2A

Questions you may want to ask us:

- *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?*

3. Fees, Costs, Conflicts and Standards of Conduct

What fees will I pay?

You will pay us a monthly fee based on a percentage of your assets under management with us as of the last date of the calendar month. There is no fee for our financial planning services. In addition to our management fee, you may also pay fees for some transaction costs, mutual fund and ETF fees, and custodial fees. You may also pay a fee for certain insurance products.

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. Our investment advisory services primarily consist of a wrap fee program. A wrap account is an investment

portfolio that is professionally managed for a flat fee. The fee is based on total assets under management (AUM). It is comprehensive and covers administrative expenses, commission, trading fees, and related expenses for the account. It may not cover all fees. Please refer to your specific wrap fee agreement for a list of exclusions.

Additional Information: For additional information regarding our fees, please see item 5 of our Form ADV Part 2A

Questions you may want to ask us:

- *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?*

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

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 you.

As an example:

Our advisors are also licensed as life insurance agents. In addition to our services, your financial advisor may offer you life insurance products in their separate capacity as an insurance agent. The advisor will earn commission-based compensation for the insurance product. Therefore, there is a financial incentive to recommend you obtain insurance through our financial professionals. **You are not under any obligation to purchase any insurance commission products from our financial professionals.**

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: For additional information regarding our fees, please see item 10 of our Form ADV Part 2A

How do your financial professionals make money? Our financial professionals' compensation is based upon a combination of a fixed base salary and a percentage of the revenue collected, based on the amount of client assets they service and/or bring to the firm.

4. Disciplinary History

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

Yes. You can view our profiles on FINRA's BrokerCheck at www.brokercheck.finra.org or visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

Questions you may want to ask us:

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

5. Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A on our firm's website www.firstfinservices.com. You may request up to date information any time by contacting us at (501) 666-0302.

Questions you may want to ask us:

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