

# **Morris Financial Concepts, Inc.**

## **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Kyra H. Morris CFP® & CEO**

**Effective: March 30, 2018**

This Brochure Supplement provides information about the background and qualifications of Kyra H. Morris (CRD#1174952) in addition to the information contained in the Morris Financial Concepts, Inc. ("Morris Financial Concepts, Inc") Brochure. If you have not received a copy of this Brochure or if you have any questions about the contents of the Brochure or this Brochure Supplement, please contact us at 843-884-6192

Additional information about **Mrs. Morris** is available on the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>

Morris Financial Concepts, Inc, Inc  
CRD # 114862  
409 Coleman Blvd, Ste 100  
Mt. Pleasant, SC 29463

Phone: 843-884-6192 ♦ Fax: 888-957-

0896 [www.mfcplanners.com](http://www.mfcplanners.com)

## **Item 2 – Educational Background and Business Experience**

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**KYRA H. MORRIS, CFP®**

**Born:** 1957

**Education:**

Clemson University - 1982  
BS, Electrical Engineering

Kansas University – 1977  
AA, Chemistry

College of Financial Planning - 1986  
CERTIFIED FINANCIAL PLANNER™

**Business Background:**

Founder and CEO Morris Financial Concepts, Inc	1987 to Present
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## **Item 3 – Disciplinary Information**

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Morris Financial Concepts, Inc and its advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Kyra H. Morris.**

However, we do encourage you to independently view the background of Kyra H. Morris on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>. Select the option for Investment Adviser Representative and enter **1174952** in the field labeled “Individual CRD Number:”

## **Item 4 – Other Business Activities**

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Ms. Morris dedicates the majority of her business time serving the needs of advisory Clients. She also is the founder and CEO of Morris Tax Planning, LLC. Morris Tax Planning, LLC engages in the preparation of tax returns and other accounting services for clients that have a relationship with Morris Financial Concepts, Inc.

Ms. Morris is a partner in Gurney Brothers, LP, a family-owned residential and commercial real estate partnership.

## **Item 5 – Additional Compensation**

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Ms. Morris is primarily compensated by Morris Financial Concepts, Inc for the services provided to Clients. Ms. Morris may receive additional compensation from Morris Tax Planning, LLC and from the family partnership listed above.

## **Item 6 – Supervision**

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Ms. Morris serves as the CEO of Morris Financial Concepts, Inc. She is responsible for the general supervision of Morris Financial Concepts, Inc. Ms. Morris' contact information is included on the cover of this Brochure Supplement.

Morris Financial Concepts, Inc has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Morris Financial Concepts, Inc. Further, Morris Financial Concepts, Inc is subject to regulatory oversight by various agencies. These agencies require registration by Morris Financial Concepts, Inc and its employees. As a registered entity, Morris Financial Concepts, Inc is subject to examinations by regulators, which may announced or unannounced. Morris Financial Concepts, Inc is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

### **Additional Info on Professional Designations**

#### **CFP® Certification Explanation Statement**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

# Morris Financial Concepts Inc.

## Form ADV Part 2B - Individual Disclosure Brochure

for

**Tiffany P. Ritchie, CFP®**

**Effective: March 30, 2018**

This Brochure Supplement provides information about the background and qualifications of **Tiffany P. Ritchie (CRD# 6117189)** in addition to the information contained in the Morris Financial Concepts, Inc. ("Morris Financial Concepts, Inc.") Brochure. If you have not received a copy of this Brochure or if you any questions about the contents of the Brochure or this Brochure Supplement, please contact us at 843-884-6192

Additional information about **Mrs. Ritchie** is available on the SEC's Investment Adviser Public Disclosure website at <https://www.adviserinfo.sec.gov/>

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## **Item 2 - Educational Background and Business Experience**

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**Tiffany P. Ritchie, CFP®**

**Born:** 1987

**Education:**

Virginia Tech - 2011

BS - Business (Finance)

CFP Board Certified CERTIFIED FINANCIAL PLANNER™ Education Program

**Business Background:**

Financial Planner

2011 to Present

## **Item 3 - Disciplinary Information**

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Morris Financial Concepts, Inc. and its advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Tiffany Pripeton Ritchie.**

However, we do encourage you to independently view the background of **Mrs. Ritchie** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>. Select the option for Investment Adviser Representative and enter **6117189** in the field labeled "Individual CRD Number:"

## **Item 4 - Other Business Activities**

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**Mrs. Ritchie** dedicates the majority of her business time serving the needs of advisory clients. She serves as President of the Charleston Chapter of the Virginia Tech Alumni Association.

## **Item 5 - Additional Compensation**

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**Mrs. Ritchie** is solely compensated by Morris Financial Concepts, Inc. for the services provided to Clients, and does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Morris Financial Concepts, Inc.

## **Item 6 - Supervision**

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**Mrs. Ritchie** serves as a **Financial Planner** at Morris Financial Concepts, Inc.

Morris Financial Concepts, Inc. has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Morris Financial Concepts, Inc. Further, Morris Financial Concepts, Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Morris Financial Concepts, Inc. and its employees. As a registered entity, Morris Financial Concepts, Inc. is subject to examinations by regulators, which may be announced or unannounced. Morris Financial Concepts, Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

## **CFP® Certification Explanation Statement**

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**Morris Financial Concepts Inc.**

**Form ADV Part 2B - Individual Disclosure Brochure**

**for**

**James Tucker Morris**

**Effective: March 30, 2018**

This Brochure Supplement provides information about the background and qualifications of **James Tucker Morris (CRD# 6314769)** in addition to the information contained in the Morris Financial Concepts, Inc. ("Morris Financial Concepts, Inc.") Brochure. If you have not received a copy of this Brochure or if you any questions about the contents of the Brochure or this Brochure Supplement, please contact us at 843-884-6192

Additional information about **Mr. Morris** is available on the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>

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## **Item 2 – Educational Background and Business Experience**

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**James Tucker Morris**

**Born:** 1982

**Education:**

College of Charleston  
BA – Philosophy

**Business Background:**

Morris Financial Concepts, Inc.	2014 to Present
Epic Systems, Inc.	2011 to 2014
Prime Care Technologies	2009 to 2011
Morris Financial Concepts, Inc.	2000 to 2009

## **Item 3 – Disciplinary Information**

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Morris Financial Concepts, Inc. and its advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding James Tucker Morris.**

However, we do encourage you to independently view the background of **Mr. Morris** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>. Select the option for Investment Adviser Representative and enter **6314769** in the field labeled “Individual CRD Number:”

## **Item 4 – Other Business Activities**

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**Mr. Morris** dedicates the majority of his business time serving the needs of advisory clients. He also serves as IT manager for Morris Tax Planning, LLC.

## **Item 5 – Additional Compensation**

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**Mr. Morris** is primarily compensated by Morris Financial Concepts, Inc. for the services provided to Clients. He receives no additional compensation from Morris Tax Planning, LLC.

## **Item 6 – Supervision**

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**Mr. Morris** serves as an **Chief Compliance Officer** and **Chief Operations Officer** at Morris Financial Concepts, Inc.

Morris Financial Concepts, Inc. has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Morris Financial Concepts, Inc. Further, Morris Financial Concepts, Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Morris Financial Concepts, Inc. and its employees. As a registered entity, Morris Financial Concepts, Inc. is subject to examinations by regulators, which may announced or unannounced. Morris Financial Concepts, Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

**Morris Financial Concepts Inc.**

**Form ADV Part 2B - Individual Disclosure Brochure**

**for**

**Francis Hanckel "Hunter" Walpole, Jr.**

**Effective: March 30, 2018**

This Brochure Supplement provides information about the background and qualifications of **Francis Hanckel "Hunter" Walpole, Jr. (CRD# 6580837)** in addition to the information contained in the Morris Financial Concepts, Inc. ("Morris Financial Concepts, Inc.") Brochure. If you have not received a copy of this Brochure or if you any questions about the contents of the Brochure or this Brochure Supplement, please contact us at 843-884-6192

Additional information about **Mr. Walpole** is available on the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>

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## **Item 2 – Educational Background and Business Experience**

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**Francis Hanckel “Hunter” Walpole, Jr.**

**Born:** 1992

**Education:**

Wofford College  
BS – Business (Finance)

**Business Background:**

Morris Financial Concepts, Inc.	2015 to Present
Sunny Side Farms, Inc.	2000 to Present

## **Item 3 – Disciplinary Information**

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Morris Financial Concepts, Inc. and its advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Francis “Hunter” Walpole, Jr.**

However, we do encourage you to independently view the background of **Mr. Walpole** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/> Select the option for Investment Adviser Representative and enter **6580837** in the field labeled “Individual CRD Number:”

## **Item 4 – Other Business Activities**

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**Mr. Walpole** dedicates the majority of his business time serving the needs of advisory clients. He also serves as a farm management assistant part time for Sunny Side Farms, Inc. listed above.

## **Item 5 – Additional Compensation**

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**Mr. Walpole** is primarily compensated by Morris Financial Concepts, Inc. for the services provided to Clients. **Mr. Walpole** may receive additional compensation for his position at Sunny Side farms.

## **Item 6 – Supervision**

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**Mr. Walpole** serves as an **Investment Operations Administrator** at Morris Financial Concepts, Inc.

Morris Financial Concepts, Inc. has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Morris Financial Concepts, Inc. Further, Morris Financial Concepts, Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Morris Financial Concepts, Inc. and its employees. As a registered entity, Morris Financial Concepts, Inc. is subject to examinations by regulators, which may announced or unannounced. Morris Financial Concepts, Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.

**Morris Financial Concepts Inc.**

**Form ADV Part 2B - Individual Disclosure Brochure**

**for**

**Laura Ryan**

**Effective: March 30, 2018**

This Brochure Supplement provides information about the background and qualifications of **Laura Ryan (CRD# 6692806)** in addition to the information contained in the Morris Financial Concepts, Inc. ("Morris Financial Concepts, Inc.") Brochure. If you have not received a copy of this Brochure or if you any questions about the contents of the Brochure or this Brochure Supplement, please contact us at 843-884-6192

Additional information about **Ms. Ryan** is available on the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>

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## **Item 2 – Educational Background and Business Experience**

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**Laura Ryan**

**Born:** 1981

**Education:**

California State University Fresno  
BS – Criminology  
BA – Philosophy

**Business Background:**

Morris Financial Concepts, Inc.	2016 to Present
Hometeam BBQ	2016 to Present
Waterdog Grille	2013 to 2016
The Blind Tiger	2013 to 2013
State University NY Jefferson	2009 to 2013
Student	2009 to 2009
Bank of America	2008 to 2009
Bank of America Overseas DOD	2005 to 2008

## **Item 3 – Disciplinary Information**

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Morris Financial Concepts, Inc. and its advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

**There are no legal or disciplinary events to disclose regarding Laura Ryan**

However, we do encourage you to independently view the background of **Ms. Ryan** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>. Select the option for Investment Adviser Representative and enter **6692806** in the field labeled “Individual CRD Number:”

## **Item 4 – Other Business Activities**

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**Ms. Ryan** dedicates the majority of his business time serving the needs of advisory clients. She also works as a bartender at various establishments on some nights, weekends, and holidays.

## **Item 5 – Additional Compensation**

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**Ms. Ryan** is primarily compensated by Morris Financial Concepts, Inc. for the services provided to Clients. **Ms. Ryan** may receive additional compensation from her various Bartending Jobs.

## **Item 6 – Supervision**

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**Ms. Ryan** serves as an **Investment Operations Administrator** at Morris Financial Concepts, Inc.

Morris Financial Concepts, Inc. has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Morris Financial Concepts, Inc. Further, Morris Financial Concepts, Inc. is subject to regulatory oversight by various agencies. These agencies require registration by Morris Financial Concepts, Inc. and its employees. As a registered entity, Morris Financial Concepts, Inc. is subject to examinations by regulators, which may announced or unannounced. Morris Financial Concepts, Inc. is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.