

Morris Financial Concepts, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Kyra H. Morris CFP® & CEO

3/24/2022

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 29464

Phone: 843-884-6192 ♦ Fax: 888-957-0896

www.mfcplanners.com

Item 2 - Educational Background and Business Experience

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 |
|---|-----------------|

Item 3 - Disciplinary Information

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

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

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

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®

03/24/22

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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www.mfcplanners.com

Item 2 - Educational Background and Business Experience

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

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

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

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

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

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 satisfactorily fulfill the following requirements:

- 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

Laura Ryan, CFP®

3/24/2022

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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www.mfcplanners.com

Item 2 – Educational Background and Business Experience

Laura Ryan

Born: 1981

Education:

California State University Fresno
BS – Criminology
BA - Philosophy

Business Background:

| | |
|---------------------------------|-----------------|
| Morris Financial Concepts, Inc. | 2016 to Present |
| Hometeam BBQ | 2015 to 2018 |
| The Blind Tiger | 2013 to 2014 |
| State University NY Jefferson | 2009 to 2013 |
| Bank of America | 2008 to 2009 |
| Bank of America Overseas DOD | 2005 to 2008 |

Item 3 – Disciplinary Information

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

Ms. Ryan dedicates the majority of his business time serving the needs of advisory clients.

Item 5 – Additional Compensation

Ms. Ryan is primarily compensated by Morris Financial Concepts, Inc. for the services provided to Clients.

Item 6 – Supervision

Ms. Ryan 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 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

Savannah R. Cooper, CFP[®], EA

03/24/22

This Brochure Supplement provides information about the background and qualifications of **Savannah R. Cooper (CRD# 6584490)** 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. Cooper** is available on the SEC's Investment Adviser Public Disclosure website at <https://www.adviserinfo.sec.gov/>

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www.mfcplanners.com

Item 2 - Educational Background and Business Experience

Savannah R. Cooper

Born: 1993

Education:

Clemson University - 2015
BS - Financial Management

Business Background:

| | |
|--|-----------------|
| Associate Financial Planner; Morris Financial Concepts, Inc. | 2018 to Present |
| Apprentice Financial Planner; D.A. Davidson & Co. | 2015 to 2017 |

Item 3 - Disciplinary Information

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 Savannah R. Cooper.

However, we do encourage you to independently view the background of **Ms. Cooper** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/> Select the option for Investment Adviser Representative and enter **6584490** in the field labeled "Individual CRD Number:"

Item 4 - Other Business Activities

Ms. Cooper dedicates the majority of her business time serving the needs of advisory clients.

Item 5 - Additional Compensation

Ms. Cooper 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

Ms. Cooper 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 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

Stephen Barton Valley, CFA

03/24/22

This Brochure Supplement provides information about the background and qualifications of Stephen Barton Valley (CRD# 3175953) 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 **Mr. Valley** is available on the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>

Morris Financial Concepts, Inc, Inc

CRD #

3175953

409 Coleman Blvd, Ste 100

Mt. Pleasant, SC 29464

Phone: 843-884-6192 Ext. 209

Fax: 888-957-0896

www.mfcplanners.com

Item 2 – Educational Background and Business Experience

STEPHEN B. VALLEY, CFA

Born: 1971

Education:

Clemson University - 2013
Education Specialist (Ed. S.) in Clinical Mental Health Counseling

Clemson University- 2013
Master of Education (M. Ed.) in Clinical Mental Health Counseling

Cornell University - 1994
Bachelor of Arts (B.A.) in Economics

Business Background:

| | |
|--|-----------------------------|
| Morris Financial Concepts, Inc Investment Manager | January 2020 – Present |
| Comprehensive Counseling Services Licensed Professional Counselor | June 2016 – December 2019 |
| Carolina Family Services Licensed Professional Counselor | February 2014 – March 2016 |
| Abacus Planning Group Chief Investment Officer | October 2002 – October 2010 |

Business Background:

Mr. Valley has earned the right to use the Chartered Financial Analyst® (CFA®) designation

The Chartered Financial Analyst® (CFA®) is a qualification for finance and investment professionals, particularly in the fields of investment management and financial analysis of securities. The Chartered Financial Analyst® (CFA®) designation is an international professional certification offered by the CFA Institute to financial analysts who complete a series of three examinations generally over a three-year period. To become a CFA Charter holder, candidates must pass each of three six-hour exams, possess a bachelor's degree from an accredited institution (or have equivalent education or work experience) and have 48 months of qualified, professional work experience. CFA Charter holders are also required to understand and sign a professional conduct statement that commits the individual to the CFA Institute's Code of Ethics and Standards of Professional Conduct, which requires adherence to a high level of integrity, professionalism and duty to clients among others. CFA and Chartered Financial Analyst are registered trademarks owned by the CFA Institute. Please refer to www.cfainstitute.org for further information.

Item 3 – Disciplinary Information

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 Stephen Barton Valley.

However, we do encourage you to independently view the background of Mr. Valley on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>. Select the option for Investment Adviser Representative and enter 3175953 in the field labeled "Individual CRD Number:"

Item 4 - Other Business Activities

Mr. Valley devotes full time to Morris Financial Concepts, Inc. He has no outside business activities.

Item 5 - Additional Compensation

Mr. Valley is only compensated by Morris Financial Concepts, Inc for the services provided to Clients. He does not receive any economic benefit from third parties for providing advisory services.

Item 6 - Supervision

Mr. Valley serves as **Investment Manager** at Morris Financial Concepts, Inc. Mr. Valley's activities are also monitored by Morris Financial Concept's CCO, Tucker Morris. Tucker Morris can be reached at 843-884-6192.

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.



Morris Financial Concepts, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Mimi Jo Huss

03/24/2022

This Brochure Supplement provides information about the background and qualifications of Mimi Jo Huss (CRD# 2550461) 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. Huss** is available on the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>

Morris Financial Concepts, Inc
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Mt. Pleasant, SC 29464

Phone: 843-884-6192 Ext. 209

Fax: 888-957-0896

www.mfcplanners.com

Item 2 - Educational Background and Business Experience

MIMI JO HUSS

Born: 1969

Education:

University of Wisconsin-Milwaukee - 1992
Bachelor of Business Administration

Business Background:

| | |
|---|------------------------------|
| Morris Financial Concepts, Inc Financial Business Associate | January 2019 - Present |
| Palmetto Veterinary Hospital Practice Manager | February 2018 - January 2019 |
| Church of the Holy Cross Life Group Administrator Preschool Teacher | August 2014 - February 2018 |

Item 3 - Disciplinary Information

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 Mimi Huss. However, we do encourage you to independently view the background of Mrs. Huss on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>. Select the option for Investment Adviser Representative and enter 2550461 in the field labeled "Individual CRD Number:"

Item 4 - Other Business Activities

Mrs. Huss is a full-time employee at Morris Financial Concepts, Inc. Mrs. Huss is not actively engaged in any other investment-related business or occupation, including registered or having an application pending to register as a broker-dealer, registered representative of a broker-dealer, future commission merchant, commodity pool operator, commodity trading adviser or an associated person of any of the foregoing. She has no other business activities outside of her employment at Morris Financial Concepts, Inc.

Item 5 - Additional Compensation

Mrs. Huss is only compensated by Morris Financial Concepts, Inc. She does not receive additional compensation, such as sales awards or other prizes, for providing advisory services.

Item 6 - Supervision

Mrs. Huss serves as **an Associate Financial Planner** at Morris Financial Concepts, Inc.

Morris Financial Concepts, Inc has implemented a Code of Ethics that guide each employee in meeting their fiduciary obligations to Clients. 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.

Morris Financial Concepts Inc.

Form ADV Part 2B - Individual Disclosure Brochure

for

James Tucker Morris

03/24/22

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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www.mfcplanners.com

Item 2 – Educational Background and Business Experience

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

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

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

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

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

Barbara Leahy Fallon

11/19/24

This Brochure Supplement provides information about the background and qualifications of **Barbara Leahy Fallon (CRD# 8000878)** 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 **Ms. Fallon** 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

Barbara Leahy Fallon

Born: 1989

Education:

Michigan State University – 2016
M.S. in Forensic Science, Chemistry Concentration

Michigan State University – 2014
M.S. in Laboratory Research in Pharmacology & Toxicology

Cornell University – 2011
B.A. in Chemistry and Chemical Biology

Business Background:

| | |
|---|-----------------|
| Morris Financial Concepts, Inc. - Investment Advisor Representative | 2024 to Present |
| Federal Bureau of Investigation – Forensic Examiner | 2017 to 2024 |
| Oak Ridge Institute for Science & Education – Visiting Scientist | 2016 to 2017 |

Item 3 – Disciplinary Information

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 Barbara Leahy Fallon.

However, we do encourage you to independently view the background of **Ms. Fallon** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>. Select the option for Investment Adviser Representative and enter **8000878** in the field labeled “Individual CRD Number:”

Item 4 – Other Business Activities

Ms. Fallon dedicates the majority of her business time serving the needs of advisory clients.

Ms. Fallon is self-employed as a landlord. The business is not investment related. The business provides a substantial source of Ms. Fallon’s income. The nature of the business is residential real estate. The approximate number of hours/months that is devoted to the business is 10 hours/month. The number of hours that is devoted to the business during securities trading hours is 0. The duties relating to the business is property management.

Item 5 – Additional Compensation

Ms. Fallon is primarily 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

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.

Tucker Morris is responsible for supervising Ms. Fallon's advisory activities. Mr. Morris can be reached at 843-884-6192.

Morris Financial Concepts Inc.

Form ADV Part 2B - Individual Disclosure Brochure

for

Andy Li

02/19/25

This Brochure Supplement provides information about the background and qualifications of **Andy Li (CRD# 7559262)** 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 **Mr. Li** 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

Andy Li

Born: 1999

Education:

The University of Georgia – 2023
M.S. in Behavioral Financial Planning

The University of Georgia – 2022
B.S. in Financial Planning

Business Background:

| | |
|--|-----------------|
| Morris Financial Concepts, Inc. - Investment Advisor Representative | 2024 to Present |
| Endurance Planning Group - Intern | 2022 to 2022 |

Item 3 – Disciplinary Information

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 Andy Li.

However, we do encourage you to independently view the background of **Mr. Li** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>. Select the option for Investment Adviser Representative and enter **7559262** in the field labeled “Individual CRD Number:”

Item 4 – Other Business Activities

Mr. Li dedicates the majority of his business time serving the needs of advisory clients.

Item 5 – Additional Compensation

Mr. Li is primarily 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

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.

Tucker Morris is responsible for supervising **Mr. Li's** advisory activities. **Mr. Morris** can be reached at 843-884-6192.