

# 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](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®**

**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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## **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:

- 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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## **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	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**

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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.

## **Item 5 - Additional Compensation**

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

## **Item 6 - Supervision**

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**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<sup>®</sup>, 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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## **Item 2 - Educational Background and Business Experience**

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**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**

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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 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**

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

## **Item 5 - Additional Compensation**

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**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**

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**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](http://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](http://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**

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

#### **Item 5 - Additional Compensation**

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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**

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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 have 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/>

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Phone: 843-884-6192 Ext. 209

Fax: 888-957-0896

[www.mfcplanners.com](http://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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## **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.

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