

# Morris Financial Concepts Inc.

## Form ADV Part 2B - Individual Disclosure Brochure

for

**Kyra H. Morris, CFP® , CEO**

**10/30/25**

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 **Ms. 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

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

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**Kyra H. Morris, CFP®**

**Born:** 1957

**Education:**

Clemson University - 1982  
B.S. in Electrical Engineering

Kansas University – 1977  
A.A. in Chemistry

**Ms. Morris** is a Certified Financial Planner™.

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”). A candidate for the designation must meet the following requirements: Bachelor’s Degree (or higher) from an accredited college or university; three years of full-time personal financial planning experience; completion of a comprehensive program of study; successful passing of a 10-hour exam; and agree to be bound by the Standards of Professional Conduct, the ethical and practice standards for CFP® professionals. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards.

**Business Background:**

**Morris Financial Concepts, Inc.** – Founder and CEO

1987 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 Kyra H. Morris.**

However, we do encourage you to independently view the background of **Ms. 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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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. Morris's advisory activities. Mr. Morris can be reached at 843-884-6192.

# Morris Financial Concepts Inc.

## Form ADV Part 2B - Individual Disclosure Brochure

for

**James Tucker Morris**

**10/21/25**

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 have 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:**

<b>Morris Financial Concepts, Inc.</b> – Chief Compliance Officer	2014 to Present
<b>Epic Systems, Inc.</b> – Desktop Engineer	2011 to 2014
<b>Prime Care Technologies</b> – Helpdesk Technician	2009 to 2011

## **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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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.

**Mr. Morris** serves as Chief Compliance Officer and Chief Operations Officer at Morris Financial Concepts, Inc. Mr. Morris can be reached at 843-884-6192.

# Morris Financial Concepts Inc.

## Form ADV Part 2B - Individual Disclosure Brochure

for

**Mimi J. Huss**

**10/02/25**

This Brochure Supplement provides information about the background and qualifications of **Mimi J. 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 **Ms. Huss** 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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**Mimi J. Huss**

**Born:** 1969

**Education:**

University of Wisconsin-Milwaukee - 1992  
Bachelor of Business Administration

**Business Background:**

<b>Morris Financial Concepts, Inc.</b> – Financial Planner	June 2025 to Present
<b>Morris Financial Concepts, Inc.</b> – Associate Financial Planner	June 2022 to June 2025
<b>Morris Financial Concepts, Inc.</b> – Financial Business Associate	January 2019 to June 2022
<b>Palmetto Veterinary Hospital</b> – Practice Manager	February 2018 to January 2019
<b>Church of the Holy Cross</b> – Life Group Administrator   Preschool Teacher	August 2014 to February 2018

## **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 Mimi J. Huss.**

However, we do encourage you to independently view the background of **Ms. 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**

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**Ms. Huss** has no other business activities outside of her employment at Morris Financial Concepts, Inc.

## **Item 5 – Additional Compensation**

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**Ms. Huss** 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**

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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. Huss'** advisory activities. Mr. Morris can be reached at 843-884-6192.

# Morris Financial Concepts Inc.

## Form ADV Part 2B - Individual Disclosure Brochure

for

**Stephen B. Valley, CFA®**

**10/03/25**

This Brochure Supplement provides information about the background and qualifications of **Stephen B. 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/>

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

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**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

**Mr. Valley** is a Chartered Financial Analyst®.

The CHARTERED FINANCIAL ANALYST (CFA®) is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. A candidate for the designation must meet the following requirements: either a bachelor's degree from an accredited college or university or four years of full-time work experience or a combination of professional work experience and higher education totaling 4,000 hours; completion of a comprehensive self-study program; successful passing of three levels of examinations.

**Business Background:**

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

## **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 Stephen B. 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** has no other business activities outside of his employment at Morris Financial Concepts, Inc.

## **Item 5 – Additional Compensation**

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**Mr. Valley** 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**

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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. Valley'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, AFC®**

**08/11/25**

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**

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**Andy Li, AFC®**

**Born:** 1999

**Education:**

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

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

**Mr. Li** is an Accredited Financial Counselor®.

The ACCREDITED FINANCIAL COUNSELOR®, AFC® designation is granted by the Association for Financial Counseling & Planning Education (“AFCPE”). To earn this certification, candidates must meet the following education, experience, and ethical requirements: complete 1,000 hours of financial counseling experience; submit an employment verification form signed by a supervisor or qualified third party; and fulfill the educational requirement through one of several approved pathways, including self-paced study, challenge exams, or AFCPE-approved education programs. Candidates must also pass a proctored final certification exam. To maintain the designation, certificants must complete 30 continuing education units every two years.

**Business Background:**

<b>Morris Financial Concepts, Inc.</b> - Investment Advisor Representative	2024 to Present
<b>Endurance Planning Group</b> - Intern	2022 to 2022

## **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 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**

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**Ms. Li** has no other business activities outside of his employment at Morris Financial Concepts, Inc.

## **Item 5 – Additional Compensation**

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**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**

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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.

# 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**

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**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:**

<b>Morris Financial Concepts, Inc.</b> - Investment Advisor Representative	2024 to Present
<b>Federal Bureau of Investigation</b> – Forensic Examiner	2017 to 2024
<b>Oak Ridge Institute for Science &amp; Education</b> – Visiting Scientist	2016 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 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**

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**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**

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**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**

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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

**Steven B. Kingsley, CFP® , CEPA®**

**09/11/25**

This Brochure Supplement provides information about the background and qualifications of **Steven B. Kingsley (CRD# 6891466)** 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. Kingsley** 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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**Steven B. Kingsley, CFP®**

**Born:** 1970

**Education:**

Bryant University – 2019  
Certificate in Financial Planning, Finance and Financial Management Services

Salisbury University – 1992  
Bachelor of Science (B.S.) in Marketing

**Mr. Kingsley** is a Certified Financial Planner™ and Certified Exit Planning Advisor™.

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”). A candidate for the designation must meet the following requirements: Bachelor’s Degree (or higher) from an accredited college or university; three years of full-time personal financial planning experience; completion of a comprehensive program of study; successful passing of a 10-hour exam; and agree to be bound by the Standards of Professional Conduct, the ethical and practice standards for CFP® professionals. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards.

The CERTIFIED EXIT PLANNING ADVISOR™, CEPA® credential for professional advisors is issued in the United States by the Exit Planning Institute (“EPI”). Candidates for the CEPA® designation must meet specific eligibility requirements, including a minimum of five years of experience working directly with business owners in a professional capacity, possession of an undergraduate degree from a qualifying institution or equivalent professional experience, and membership in good standing with EPI. The certification process includes completion of a five-day educational program and successful passage of a proctored, closed-book final exam. To maintain the designation, CEPA® professionals must complete 40 hours of continuing education every three years and adhere to the professional standards established by the Exit Planning Institute.

**Business Background:**

<b>Morris Financial Concepts, Inc.</b> - Investment Advisor Representative	2025 to Present
<b>Kingsley Financial LLC</b> - Owner, Lead-Advisor and Chief Compliance Officer	2024 to Present
<b>Blend Financial, Inc. dba Origin Ins. Svs. (“Origin Financial”)</b> - Financial Planner	2022 to 2025
<b>Cast Financial LLC</b> - Investment Advisor Representative	2017 to 2024

## 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 Steven B. Kingsley.**

However, we do encourage you to independently view the background of **Mr. Kingsley** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>. Select the option for Investment Adviser Representative and enter **6891466** in the field labeled “Individual CRD Number:”

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

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**Mr. Kingsley** dedicates the majority of her business time serving the needs of advisory Clients.

**Mr. Kingsley** is dually registered, affiliated with Kingsley Financial LLC. The business is investment-related. The address is Mount Pleasant, South Carolina. The nature is investment advisory business. The positions/titles are Owner, Lead-Advisor and Chief Compliance Officer. The start date of the relationship is 03/2024. The approximate number of hours/month devoted to the business is 8 hours/month, all of it being during securities trading hours. The duties relating to the business consist of investment advisory services.

#### **Item 5 – Additional Compensation**

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

**Mr. Kingsley** is dually registered, affiliated with Kingsley Financial LLC as Owner, Lead-Advisor, and Chief Compliance Officer. The business is investment-related. Through this affiliation, he may receive additional compensation, separate from Morris Financial Concepts, Inc., for services provided to Kingsley Financial LLC's Clients.

#### **Item 6 – Supervision**

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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. Kingsley's advisory activities. Mr. Morris can be reached at 843-884-6192.

# Morris Financial Concepts Inc.

## Form ADV Part 2B - Individual Disclosure Brochure

for

**Dannae C. Enright, CFP®**

**09/08/25**

This Brochure Supplement provides information about the background and qualifications of **Dannae C. Enright (CRD# 8159169)** 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. Enright** 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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**Dannae C. Enright, CFP®**

**Born:** 1981

**Education:**

NYU School of Professional Studies – 2020  
Certificate in Financial Planning

NYU School of Professional Studies – 2012  
Certificate in Accounting

California College Of The Arts – 2003  
Bachelor Of Fine Arts (B.A.) in Glass

**Ms. Enright** is a Certified Financial Planner™.

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”). A candidate for the designation must meet the following requirements: Bachelor’s Degree (or higher) from an accredited college or university; three years of full-time personal financial planning experience; completion of a comprehensive program of study; successful passing of a 10-hour exam; and agree to be bound by the Standards of Professional Conduct, the ethical and practice standards for CFP® professionals. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards.

**Business Background:**

<b>Morris Financial Concepts, Inc.</b> - Investment Advisor Representative	2025 to Present
<b>Be Worthy Bookkeeping, Inc.</b> - President	2018 to Present
<b>Dannae C Enright</b> - Self-Employed Bookkeeper	2010 to 2018

## 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 Dannae C. Enright.**

However, we do encourage you to independently view the background of **Ms. Enright** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>. Select the option for Investment Adviser Representative and enter **8159169** in the field labeled “Individual CRD Number:”

## Item 4 – Other Business Activities

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**Ms. Enright** dedicates the majority of her business time serving the needs of advisory Clients.

**Ms. Enright** is the President of Be Worthy Bookkeeping, Inc. The business is not investment related. The nature of the business is bookkeeping. The approximate number of hours/months that is devoted to the business is 5 hours/month. The number of hours that is devoted to the business during securities trading hours is 0.

## **Item 5 - Additional Compensation**

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**Ms. Enright** 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**

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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. Enright's advisory activities. Mr. Morris can be reached at 843-884-6192.

**Morris Financial Concepts Inc.**

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

**for**

**Nathan E. White, CFP®, RICP®**

**02/13/26**

This Brochure Supplement provides information about the background and qualifications of **Nathan E. White (CRD# 7181140)** 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. White** 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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**Nathan E. White, CFP®, RICP®**

**Born:** 1986

**Education:**

Grand Canyon University – 2022  
Bachelor of Science – BS, Applied Management

College of Charleston – 2020  
Certified Financial Planner Program

**Mr. White** is a Certified Financial Planner™ and a Retirement Income Certified Professional™.

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”). A candidate for the designation must meet the following requirements: Bachelor’s Degree (or higher) from an accredited college or university; three years of full-time personal financial planning experience; completion of a comprehensive program of study; successful passing of a 10-hour exam; and agree to be bound by the Standards of Professional Conduct, the ethical and practice standards for CFP® professionals. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards.

The RETIREMENT INCOME CERTIFIED PROFESSIONAL®, RICP® is a designation obtained by successfully completing all courses in the RICP program, three required courses, meeting requirements and ethics standards, and agreeing to comply with The American College Code of Ethics and Procedures. Experience requirements include three years of professional experience. This designation requires 15 hours of continuing education every 2 years.

**Business Background:**

<b>Morris Financial Concepts, Inc.</b> – Certified Financial Planner	2026 to Present
<b>Wildes Financial Strategies</b> – Certified Financial Planner	2024 to 2024
<b>Coastal Financial Planning Group</b> – Certified Financial Planner	2019 to 2024

## **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 Nathan E. White.**

However, we do encourage you to independently view the background of **Mr. White** on the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov/>. Select the option for Investment Adviser Representative and enter **7181140** in the field labeled “Individual CRD Number:”

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

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**Mr. White** dedicates the majority of his business time serving the needs of advisory Clients.

## **Item 5 - Additional Compensation**

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**Mr. White** 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**

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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. White's advisory activities. Mr. Morris can be reached at 843-884-6192.