Client Relationship Summary
Essex Financial Services, Inc. (CRD# 127549)
October 30, 2025

Our firm, Essex Financial Services, Inc., is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors. These services include wealth management which is a combination of financial planning and investment management. We may also offer financial planning as a stand-alone service. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.
Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust and estate accounts. We primarily use mutual funds, exchange-traded funds in constructing portfolios. We may also utilize individual stocks, bonds, third-party independent managers, and private investments when deemed appropriate. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.
Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing. We also offer our services on a non-discretionary basis, which means we are required to obtain your consent prior to executing any trades in your accounts. You will make the ultimate decision regarding the purchase or sale of investments in your accounts. We may not be able to aggregate your order with other client orders and therefore you may not receive the same price as other clients.
Account Minimums & Other Requirements: We generally require a minimum account size of $250,000 in order to effectively implement our investment process. This amount may be waived or reduced at our sole discretion. Certain third-party managers and/or platforms may have different minimums.
Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.
Conversation Starters: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Asset-Based Fees: Our asset-based fees for investment management services typically range from 0.50% to 1.50% annually based on a tiered schedule. Fees may be negotiable at our sole discretion. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will ultimately pay more in advisory fees.
Hourly Fees: Our hourly fees for financial planning services are at a rate of $75 to $250 per hour. Hourly fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement with the balance due upon completion of the agreed upon deliverable[s].
Fixed Fees: Our fixed project-based fees for financial planning services range from $250 to $5,000. Fixed fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement, with the balance due upon completion of the agreed upon deliverable[s].
Other Fees & Costs: In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

Conversation Starters: *Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser?
How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

Some of our financial professionals are registered representatives of Simplicity Investments, a registered broker-dealer. In addition to our services, your financial professional may offer you brokerage services through their separate capacity as a registered representative and will earn commission-based compensation for transactions implemented through Simplicity Investments. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through Simplicity Investments. You are encouraged to learn more about Simplicity Investments by reviewing their Client Relationship Summary.

Additionally, some of our financial professionals are licensed as insurance agents and implement insurance through our firm. Your financial professional may offer you insurance products in their capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional and our firm will earn commission-based compensation for the implementation of insurance. This creates a financial incentive to recommend that you implement insurance through our firm and financial professionals.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

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

How do your financial professionals make money?

Our financial professional servicing your account(s) is compensated by receiving an agreed upon percentage of annual advisory fees. Compensation paid to our financial professionals involves a conflict of interest because they have a financial incentive to refer clients to our firm.

Disciplinary History

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

Yes. You can visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

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

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page** or by visiting **https://www.essex.financial/**. You can request up to date information and a copy of our Client Relationship Summary by contacting us at **info@essex.financial** or (860) 767-4300.

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

Exhibit

Material Changes

The following material changes have been made to our Form CRS:

- We generally require a minimum account size of $250,000.
- We offer wealth management as combination of financial planning and investment management. We may also offer financial planning as a stand-alone service.