

FORM CRS, CUSTOMER RELATIONSHIP SUMMARY
THIS FORM WAS LAST UPDATED: MARCH 31, 2023

<p>Introduction</p>	<p>Daniels + Tansey, LLP (“Daniels + Tansey” or “Firm” or “We”) maintains its registration with the Securities and Exchange Commission as an Investment Adviser.</p> <p>Investment advisory services and fees differ from that of brokerage services and fees. It is important for the retail investor to understand the difference. Our firm provides investment advisory services. Our firm does not provide brokerage services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.</p> <p>If you would like to learn more, free and simple tools are available to research firms and financial professionals at https://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer an array of management services to retail investors, including investment management of individual securities portfolios. Such investment management services are provided primarily on a discretionary basis with continuous monitoring and tracking across the various investment strategies offered. We recommend the investment strategy based upon your goals and objectives and the information that you provide to us. Our firm’s financial professional will review your account with you on an annual basis, or more frequently, as circumstances dictate. When our firm manages your account on a discretionary basis, you provide us with written authority to trade your account without contacting you prior to making or selling your investments. Clients may also elect to establish a non-discretionary account with our firm. Clients who elect non-discretionary management must make the ultimate decision regarding the purchase or sale of investments in their account.</p> <p>Our firm has established a minimum investment size of \$500,000 for new accounts but may waive this minimum based on other considerations such as family relationships or prospective additions.</p> <p>Financial planning and consulting services are offered in our wealth management, multi-family, and matrimonial financial planning programs. In addition, you may elect to have financial planning or consulting as a “stand alone” service. Although we provide advice, these services are non-discretionary, and the client is responsible for making the recommended changes.</p> <p>For additional information about how we invest and sub-advisers we utilize, please click here to see our firm’s Form ADV, Part 2A Disclosure Brochure, Items 4, 7 and 8.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:</p> <p><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></p> <p><i>How will you choose investments to recommend to me?</i></p> <p><i>What is your relevant experience, including licenses, education, and other qualifications?</i></p> <p><i>What do these qualifications mean?</i></p>
<p>What fees will I pay?</p>	<p>For investment management services, you will pay an on-going asset-based fee at the start of each quarter which is based on the account value as of the prior quarter-end. Daniels + Tansey’s fees are based on the investment mandate employed (e.g. equity or fixed income investments) and are often tiered. Tiered fees apply breakpoint levels when you have invested certain amounts. For more information about our fees and to review our fee schedules, please see Item 5 Fees, of our ADV Part 2A.</p> <p>When employing the services of a sub-advisor for a client’s account, the sub-advisory fee is charged directly to Daniels + Tansey and not the client.</p> <p><i>When our firm charges you an “asset-based” fee, you should be aware that the more assets that are in your retail account, the more you will pay in fees. Therefore, the firm has an incentive to encourage you to increase the assets in your account.</i> One example of this is encouraging a client to roll over their 401(k) assets into an account that the advisor can manage and thereby earn an asset-based fee. You are never under any obligation to add new assets to your account.</p> <p>For financial planning and consulting, our fees are hourly-based and vary based upon the complexity and scope of the engagement. The amount you pay will depend, for example, on the services you receive, the duration of the engagement, and the staff involved. Our maximum hourly fees do not exceed \$400 per hour. You will agree to these fees in writing prior to the commencement of such services.</p>

<p>What fees will I pay? (Continued)</p>	<p>Your advisory fee does not cover all expenses. As a result, you will be responsible for any brokerage or related transaction costs, margin fees, custodian, or retirement fees. As well, clients whose funds are invested in mutual funds, money market funds, or ETFs also pay fees to the fund sponsor in addition to advisory fees. These fees include management, fund and distribution expenses and are described in each sponsor's prospectus. Please see Items 5 and 12 of our firm's ADV Part 2A for additional information regarding these expenses.</p> <p><i>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.</i></p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:</p> <p><i>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?</i></p>
<p>What are your legal obligations to me when acting as my investment adviser?</p>	<p>When we act as your investment adviser, we have to act in your best interest and not put our interest 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 affect the recommendations that we provide you. Here are some examples to help you understand what this means.</p> <p>Our firm has a duty to disclose all potential conflicts to you. Our firm's ADV Part 2A, Items 10, 11, 12 and 14 outline conflicts and potential conflicts of interest regarding our firm. The ADV Part 2B Supplement talks about your financial professional and outlines specific conflicts regarding that individual. The ADV Part 2B Supplement is located directly after our ADV Part 2A in the hyperlink provided on this form or can be requested by you. Please be sure to review these pieces carefully and consult us with any questions or concerns.</p>
<p>How else does your firm make money and what conflicts of interest to you have?</p>	<p>The accounting firm Ann Taylor Tansey & Co., P.A. ("ATT") and Daniels & Daniels, Inc. (an insurance agency) are affiliated with our firm, Daniels + Tansey, through a parent holding company, Daniels + Tansey, LLP. This arrangement incentivizes our associates to refer clients to our affiliated firms. No client or prospective client is ever required to utilize the services of our related entities. Clients are solely responsible for electing to utilize the services of accounting, tax preparation, insurance and investment advice or management which seem most appropriate for their circumstances.</p> <p>Daniels + Tansey or persons associated with our firm can buy or sell the same securities that we recommend to you, or in which you are already invested. A conflict of interest exists in such cases if we had the ability to trade ahead of you and potentially receive more favorable prices than you receive.</p>
<p>How do your financial professionals make money?</p>	<p>Some of our firm's financial professionals are also insurance agents and receive fees, bonuses and incentives from the carrier for selling insurance products. This creates a conflict of interest by raising the possibility that insurance products could be recommended by your advisor because of the fees generated rather than an overriding benefit to you. For more information about your financial professional's activities and education, review the individual's ADV Part 2B Supplement which is located directly behind the ADV Part 2A or request a copy from your financial professional.</p> <p>Our financial advisors are paid a salary, a year-end bonus based on the profitability of the firm, and/or earn commissions on the sale of insurance products.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:</p> <p><i>How might your conflicts of interest affect me and how will you address them?</i></p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No. For a free and simple tool to research the firm or its financial professionals, please see Investor.gov/CRS.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:</p> <p><i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p>Additional Information</p>	<p>Additional information on our firm can be found at: http://www.danielstansey.com/ and https://adviserinfo.sec.gov/. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at 302-594-1070.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:</p> <p><i>Who is my primary contact person?</i></p> <p><i>Is he or she a representative of an investment adviser or a broker-dealer?</i></p> <p><i>Who can I talk to if I have concerns about how this person is treating me?</i></p>