

Form CRS - March 2021

ITEM 1. INTRODUCTION

Moody, Lynn & Lieberson, LLC is an Investment Adviser in Boston, Massachusetts and is registered with the Securities and Exchange Commission. We provide advisory accounts and discretionary investment advisory services to individual and institutional investors, rather than brokerage accounts and services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This document gives you a summary of the types of services we provide and how you pay for those services. For more detailed information please reference our Form ADV, Part 2A which is available upon request.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Additional research tools and educational materials are available at the SEC's investor.gov/CRS website.

ITEM 2. RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

- Initially, we will discuss your investment goals and design a strategy with you to achieve these goals. We will monitor your accounts daily as part of our standard services. Additionally, we provide financial planning to our clients at no additional cost.
- If you open an advisory account, you will grant us discretionary authority to buy and sell securities in your account and you will pay an on-going asset-based fee at the end of each quarter for our services.
- Discretionary authority allows us to buy and sell investments in your account without asking you in advance. Our investment advice will cover a selection of investments predominantly in stocks, bonds and select ETF's and mutual funds.
- We will contact you (by phone, mail or e-mail) at least quarterly to review your account, market conditions and trends. We are available to speak with you at anytime.

Questions to ask us

How does an investment advisory account differ from a typical brokerage account?
Given my financial situation, why should I choose an advisory account?
How will you choose investments to recommend for my account?

ITEM 3. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

What fees will I pay?

- You will pay an asset-based fee assessed quarterly in arrears. The amount you pay will depend on the value of your assets under management.
- The amount paid to our firm does not vary based on the type of investments we select on your behalf. Some investments which we may choose to buy in your account (such as mutual funds and ETF's) impose additional embedded fees.

- We use brokers to buy and sell stocks and bonds for your account. You will pay additional fees, or commissions, to these brokers. You will also pay additional fees to a bank or brokerage firm that will hold your assets (called “custody”).
- 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.

Questions to ask us

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 advisor? 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 interest ahead of yours. At the same time, the way we make money may create conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- We may compensate individuals or broker-dealers for client referrals.
- We may receive stock market or economic research with the commissions you pay on transactions.
- We have an incentive to increase the assets in your account in order to increase our fees.

Questions to ask us

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

How do your financial professionals make money?

Our advisors are compensated based on the firm’s revenue earned from the management of client assets. Therefore, the greater amount of client assets our advisor’s service results in greater revenue and compensation.

ITEM 4. DISCIPLINARY HISTORY

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

- No, we do not have legal and disciplinary events to report, but you can visit investor.gov/CRS for a free and simple search tool to search our firm and financial professionals.

Questions to ask us

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

ITEM 5. ADDITIONAL INFORMATION

For additional information on our advisory services call us at 617-973-0590 or contact us in writing at Moody, Lynn & Lieberson, LLC, One Boston Place, 37th Floor, Boston, MA 02108. More detailed information regarding our services and fees can be found in our Form ADV Part 2A which is available upon request.