



NPW Inc.
Form CRS
(Client Relationship Summary)
March 27, 2024

Introduction	NPW Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers and investing.
What investment services and advice can you provide me?	<p>We offer investment advisory services to retail investors and businesses in the form of investment advice.</p> <p>We are responsible for monitoring your account(s) at least monthly or more often as market conditions warrant. We also conduct reviews with you at least annually. Our investment advisory services are offered on both a discretionary and non-discretionary basis. If you provide written authorization for us to trade on a discretionary basis, we do not need advance approval from you to determine the type and amount of securities to be bought/sold for your account(s). If you elect to have your account managed on a non-discretionary basis, we must have your approval to execute each transaction. We generally require a minimum investment of \$1,000,000 to open an advisory account managed on a discretionary basis and \$100,000 to open an advisory account managed on a non-discretionary basis but reserve the right to waive this minimum when we deem appropriate.</p> <p><i>For additional information, please refer to our Form ADV Part 2A “Types of Clients,” “Review of Accounts,” and “Investment Discretion.” This is available upon request at no charge.</i></p> <p>Conversation starters. Ask your financial professional –</p> <ul style="list-style-type: none">• 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?
What fees will I pay?	If you elect to contract for our asset management services you will pay a fee based upon the market value of the account. A detailed schedule of the range of fees that will be charged is included in our Form ADV Part 2A. This creates a conflict of interest in that the more assets there are in your advisory account, the more you will pay in fees; and we may therefore have an incentive to encourage you to increase the assets in your account. Based on the terms of your advisory agreement fees are charged on a monthly, quarterly or annual basis and are based upon the market value of the account on the last day of the month, quarter or calendar year. You should be aware that you will pay additional fees that are charged by the executing broker-dealer. These fees include transaction and execution fees.



	<p>Other fees and costs associated with your advisory services and investment might include custodian fees, account maintenance fees, fees related to mutual funds, and other transactional and product level fees.</p> <p>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.</p> <p><i>For additional information, please review our Form ADV Part 2A, Section “Fees and Compensation.” A copy of Form ADV Part 2A will be provided free of charge upon request.</i></p> <p><i>Conversation starter.</i> Ask your financial professional –</p> <ul style="list-style-type: none"> • Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?
<p>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?</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 can affect the investment advice we provide you. Here is an example to help you understand what this means:</p> <p>The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.</p> <p><i>Conversation starter.</i> Ask your financial professional –</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p><i>For additional information, please refer to our ADV Part 2A sections “Other Financial Industry Activities and Affiliations” and “Code of Ethics.”</i></p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are compensated for the services that they provide to our customers. Compensation is based on the total gross sales and revenues earned directly by advisors through NPW and received by NPW.</p> <p>This creates the same conflicts of interest as described under “What fees will I pay?” Our financial professionals are not compensated differently based upon the type of product sold. You should ask your financial professional how they are compensated.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. Visit www.investor.gov/CRS for a free and simple search tool to research us and your financial professionals.</p> <p><i>Conversation starter.</i> Ask your financial professional –</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional
Information**

If you would like additional or up-to-date information, or a copy of this disclosure, please call 855-545-9090 or visit our website at www.npw.ca.

Conversation starter. Ask your financial professional –

- **Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**