

## **Exhibit – Material Changes**

The Form CRS dated **March 13, 2024** was updated as follows:

- **Item 1** – The firm changed its legal name to LPFG, LLC d.b.a Landing Point Financial Group.
- **Item 4** – We changed our response to “Yes” under the heading “Do you or your financial professionals have legal or disciplinary history?”



## **Item 1. Introduction.**

LPFG, LLC d.b.a. Landing Point Financial Group (“**LPFG**”) is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and their fees differ across these types of organizations and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## **Item 2: What investment services and advice can you provide to me?**

LPFG provides holistic and personalized discretionary investment advisory services to retail investors. The principal service we offer is investment management. In addition, we provide financial planning and consulting in conjunction with advisory services or on a standalone basis. Depending upon the client profile and investment management needs, we typically provide investment management services within a wrap fee program. We tailor your investment management services to match your investment objectives, goals, risk tolerance, time horizon, liquidity constraints, and any other information which you provide to us. Within our wrap program, we invest your assets in accordance with your individual circumstances into appropriate investment models. We monitor the holdings and performance of your account on an ongoing basis and provide you with periodic reports regarding the performance and holdings of your account. In a discretionary arrangement, pursuant to the authority granted to us in your client agreement, we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be effected. We generally do not limit the types of investments we utilize for clients, and primarily utilize mutual funds, exchange traded funds, and individual equity securities. We do not limit the provision of investment management services or financial planning services to proprietary products. We do not impose account minimums for new clients, however, we reserve the right to accept or decline a potential client for any reason in our sole discretion.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#), [Item 7 Types of Clients](#), [Item 13 Review of Accounts](#), and [Item 16 Investment Discretion](#); and [Item 4.A Services Fees and Compensation](#) and [Item 5 Account Requirements and Types of Clients](#) in our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

## **Questions to Ask Us:**

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose the investments that you recommend to me?**
- **What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?**

## **Item 3.1: What fees will I pay?**

For investment advisory services we generally charge an asset-based wrap program fee, calculated based on a percentage of your account value, and is billed on a monthly basis in advance. Currently, we only offers investment management services on a wrap basis. The maximum advisory fee charged under the wrap program is 1.8% of assets under management.

For an asset-based fee, the more assets that are in a client’s advisory account, the more a client will pay in fees. Therefore, we have an incentive to encourage clients to increase the assets in an account. Asset-based wrap program fees will include most transaction costs and fees to the broker-dealer or bank that has custody of the client’s assets, and therefore participants in the Wrap Program may pay a higher aggregate fee than if investment management and brokerage services are purchased separately. For financial planning and consulting services we typically charge a fixed fee, which is negotiable and dependent upon the complexity of the services provided. Billing for these services will be in accordance with the client agreement, but generally will occur upon signing of the financial planning agreement, or monthly if you engage us in ongoing services. In addition to our fees, you will be responsible for paying other fees and expenses such as those charged by the custodian of your account, management fees from mutual funds, exchange traded funds, those charged by any subadvisor or separate account manager, and any taxes or fees required by federal or state law.

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 additional information, see [Item 5 Fees and Compensation](#) of our Form [ADV Part 2A Brochure](#) and see [Item 4 Services, Fees, and Compensation](#) of our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

#### Question to Ask Us:

- **Help me to 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?**

#### Item 3.2: 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 interest ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Examples of such conflicts include:

- LPFG has accountants that provide tax preparation and planning services on a standalone basis for an additional fee. Therefore, our firm has an incentive to recommend the services of these accounts in order to generate additional revenue.
- LPFG has financial professional(s) licensed as insurance agents that sell commission-based insurance products, which are separate from our advisory fees. Therefore, our financial professional(s) have an incentive to recommend such products to receive additional compensation.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 10 Other Financial Industry Activities and Affiliations](#), [Item 12 Brokerage Practices](#), and [Item 9 Additional Information](#) of our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

#### Question to Ask Us:

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

#### Item 3.3: How do your financial professionals make money?

Our financial professionals are paid pursuant to a combination of salary and a bonus structure. The bonus structure is based on a percentage of new advisory assets brought in by an advisor and held at our approved custodian(s). In addition, certain of our financial professionals are paid pursuant to their ownership interest in the firm or otherwise are paid a percentage of the fees generated by the clients they service. Since the firm charges an asset-based advisory services fee, the more assets you have in your account the more you will pay in fees and, therefore, the firm and the financial professional have an incentive to encourage you to increase the assets in your account. For additional information regarding our financial professionals' activities please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 10 Other Financial Industry Activities and Affiliations](#).

#### Item 4: Do you or your financial professionals have a legal or disciplinary history?

Yes. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our 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 about our investment advisory services and to request a copy of our Form CRS, please visit [landingpointfinancialgroup.com](http://landingpointfinancialgroup.com) or contact us at (440) 361-7227.

#### Questions to Ask Us:

- **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 a person is treating me?**