

**Lander & Associates, Inc.**

**Customer Relationship Summary (Form CRS) – June 19, 2024**

Introduction	<p>Lander &amp; Associates, Inc. is an SEC-registered investment advisory firm that provides only fee-based investment advisory services to its clients. The Firm does not provide commission-based brokerage services. Investment advisory and brokerage services are different and it is important that you understand these differences when selecting services appropriate to your specific needs. Information outlining the differences between these types of financial services are available to research firms and financial professionals at <a href="https://investor.gov/CRS">investor.gov/CRS</a>, which also provides to the public educational materials about broker/dealers, investment advisors and investing in general.</p>								
What investment services and advice can you provide me?	<p>As an investment advisor, we provide personalized confidential financial planning, asset management and related consulting services to individuals, high net worth individuals, pension and profit-sharing plans, trusts, charitable organizations and small businesses. Recommendations to clients are made based on ongoing consultations with our clients and analysis of each client's specific financial needs. Our advisory services may include the following:</p> <table><tr><td>Determination of financial objectives</td><td>Identification of financial problems</td></tr><tr><td>Cash flow management</td><td>Investment planning and management</td></tr><tr><td>Insurance review</td><td>Education funding</td></tr><tr><td>Retirement planning</td><td>Estate planning</td></tr></table> <p>As registered investment advisors, and Certified Financial Planners®, we adhere to fiduciary standards which require that we put your interests above those of ourselves and our firm.</p>	Determination of financial objectives	Identification of financial problems	Cash flow management	Investment planning and management	Insurance review	Education funding	Retirement planning	Estate planning
Determination of financial objectives	Identification of financial problems								
Cash flow management	Investment planning and management								
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What fees will I pay?	<p>As outlined in the Fees section of our Form ADV Part 2A, we are paid for our advisory services through fixed dollar fees for financial planning or consulting services or through a percentage of assets under management in your advisory custodial accounts. While the former fees are fixed, with the latter the dollar amount of our compensation is determined by the size of your portfolio. In simple terms, as your account grows, so does our compensation. Usually, however, as your assets grow under our management, the actual percentage of our fee applied to your assets under our management may decrease.</p> <p>While the potential for a conflict of interest would exist if your advisor could potentially recommend certain investments which would generate higher compensation, as Certified Financial Planners® and fee-only registered investment advisors, however, Lander &amp; Associates' fiduciary responsibility to our advisory clients prohibits us from doing so.</p>								

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	<p>Conversation Starter. Ask your investment advisor – <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 advisor? How else does your firm make money and what conflicts of interest do you have?</p>	<p>As your investment advisor, we have a fiduciary obligation to always act in your best interest and not put our interests ahead of yours. The following are examples of typical conflicts of interest that may be present between an advisory firm and its clients:</p> <ul style="list-style-type: none"> <li>• An advisor may recommend investments options she/he deem to be most appropriate but could generate significantly higher compensation for the advisor or their advisory firm than lower compensating products or services, resulting in the appearance of a conflict of interest between their compensation and your specific needs and objectives.</li> <li>• An advisory firm may receive financial or research incentives (known as ‘soft dollars’) from custodians to place your assets with them, which may benefit the advisory firm but not necessarily you as an individual client of their firm.</li> </ul> <p>You should understand and ask us about these potential conflicts.</p> <p>Lander &amp; Associates, as a fee-based advisory firm, however, does not utilize investment options which would result in conflicting compensation issues. Neither does our firm accept soft dollar benefits from our Firm’s custodian.</p> <p>Conversation starter. Ask your investment advisor – <i>How might your conflicts of interest affect me, and how will you address them?</i> For additional information, please see our Form ADV Part 2A Disclosure Document.</p>
<p>How do your financial professionals make money?</p>	<p>Lander &amp; Associates is paid based on either a percentage of your assets under our management or through set fees for financial planning or consulting services, which are defined in our Form ADV Part 2A. Your individual advisor, as an employee of our Firm, is compensated by a set salary which is paid by the Firm to the advisor. Through this manner of compensating your advisor, potential conflicts of interest relating to how your advisor makes money are eliminated. As also previously stated, as a CFP® and fiduciary to our clients, your advisor must put your interests above ours when determining which type of financial services best suit your needs and objectives.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No, as stated in our Form ADV Part 2A, no advisors associated with Lander &amp; Associates have legal or disciplinary histories.</p>
<p>Additional information.</p>	<p>For additional information about our Firm and its services, please refer to our complete Disclosure Document, Form ADV Part 2A. Additional information regarding our individual investment advisors is available on their Form ADV Part 2B or through the SEC at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>. If you would like to receive a complete copy of our Form ADV, please contact Hilary Carroll at (703) 716-4303 or by email at <a href="mailto:hcarroll@landerassoc.com">hcarroll@landerassoc.com</a>.</p> <p>Conversation starter. Ask your investment advisor – <i>Who is my primary contact person? Is she/he a representative of your advisory firm, a broker/dealer or both? Who can I talk to if I have concerns about how this person is treating me?</i></p>