

**Exhibit to Client Relationship Summary
Landing Point Financial Group (CRD# 312978)**

Summary of Material Changes

The format of our Form CRS was changed, including updated hyperlinks that link to our firm's [Investment Adviser Public Disclosure Page](#).

References to [Form ADV Part 2A Appendix I Wrap Fee Program Brochure](#) removed throughout Form CRS.

Item 3 - Fees, Costs, Conflicts, and Standard of Conduct

- Revised to remove references to asset-based wrap program fees formerly charged by our firm.
- Removed conflict of interest related to financial professional(s) that are licensed as insurance agents.

Client Relationship Summary
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Introduction

Our firm, LPFG, LLC d.b.a. Landing Point Financial Group, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these 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.

Relationships and Services

What investment services and advice can you provide me?

Services: We offer investment advisory services to retail investors. These services include financial planning, consulting, investment management, and wealth management, which is a combination of financial planning and investment management. We may offer financial planning as a stand-alone service. We work closely with you to identify your investment goals, objectives, risk tolerance, time horizons, and financial situation to create a portfolio strategy to develop an investment approach.

Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust, and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks, and bonds in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.

Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.

Account Minimums & Other Requirements: We do not require a minimum account size for you to open/maintain an account or establish a relationship.

Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts, and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Our asset-based fees for portfolio management services range up to 1.8% annually. Our fees are negotiable and typically charged as a flat percentage of the assets we manage for you. This fee is collected on a monthly basis, in advance, and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. An asset-based fee presents a conflict of interest since we have an incentive to encourage you to place more assets your advisory account(s) in order to increase the compensation we receive from advisory fees.

Fixed Fees: Our fixed project-based fees for standalone financial planning range up to \$50,000. Fixed fees for this service will be determined on a case-by-case basis and will be detailed in the signed agreement. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services. For one-time financial plans, the full fee is due upon signing of the financial planning agreement. For ongoing financial planning services, fees are prorated and billed monthly as detailed in the financial planning agreement.

Other Fees & Costs: In addition to our advisory fee, you will also be responsible for custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds, and applicable securities transaction fees.

Additional Information: **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 more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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 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 interests 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 are some examples to help you understand what this means:

Our firm 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.

We recommend that you open your account with Fidelity, where we maintain an institutional relationship and receive economic benefits in the form of administrative and systems support. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

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

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.

Disciplinary History

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#). You can request up to date information and a copy of our Client Relationship Summary by contacting us at (440) 361-7227.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*