



NorthLanding Financial Partners, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ. It is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investment advisers, and investing.

What type of investment services and advice can you provide me with?

- We offer a variety of advisory services which include financial planning, consulting and investment management, primarily to high net worth individuals.
- Clients who open an investment management account pay an asset-based fee at the end of each quarter for our services which is based on the average daily balance of the cash and investments in their advisory accounts.
- Monitoring: We offer you advice on an ongoing basis if you have engaged us for investment management services. We will discuss your investment goals and design a strategy to achieve your investment goals. While we monitor your account regularly, we will contact you at least annually to ensure you have the opportunity to discuss and review your accounts.
- Investment Authority: Opening an account with us, allows us to buy and sell investments in your account without asking you in advance based on the overall portfolio approach you and your advisory representative agree on. This is referred to as a Discretionary Account. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments.
- Investment Offerings: We do not limit the types of investments we recommend. We generally recommend investments in exchange traded index funds, mutual funds, stocks, bonds and certificates of deposits.
- Financial planning relationships are also offered, where clients pay flat or hourly financial planning fees for our services.
- Requirements: We do not impose a minimum portfolio value for starting and maintaining an investment management relationship at this time, though the majority of our clients are high net worth individuals.

For additional information, see our [Firm's Part 2A, Item 4](https://adviserinfo.sec.gov/firm/brochure/167055) <https://adviserinfo.sec.gov/firm/brochure/167055>).

Conversation Starters - Questions to ask your NorthLanding financial professional:

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

What fees will I pay?

- Our Firm is paid through fixed or hourly financial planning fees and/or investment management fees (paid quarterly in arrears based on the value of the account at the end of the quarter directly from your investment account). Investment management fees generally range from 0.25% to 1.00% per annum and vary based on whether the client is receiving comprehensive services or investment-only services. Financial planning fees generally range from \$2,250 to \$25,000+ or \$250 per hour. Our Firm has the ability to customize certain fees to suit unique aspects of a client situation. Fees are reviewed and discussed with you upon engagement and throughout the relationship. You will also be responsible to pay the company that holds your assets for applicable trading fees, if any. Exchange traded funds and mutual funds have internal fees that are reflected in the value of the fund.
- The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf.

We have a fee schedule that has different fees for different services which is detailed in our [Form ADV 2A, Item 5](#).

- The amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. When we charge flat fees or hourly fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation.
- You will pay fees whether you make or lose money on your investments. Fees 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 and discuss them with your advisory representative.

Conversation Starters - Question to ask your NorthLanding financial professional:

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 interest ahead of yours. At the same time, the way we make money creates some conflicts of interest. 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.*
- Some of our financial professionals are also licensed life insurance agents. In this capacity, these individuals can receive commissions because of NLFP's financial planning recommendations. To the extent you purchase a commissionable insurance product through one of our financial professionals, you will generally be charged a commission related to the transaction. These are conflicts of interest due to the additional compensation that will be received.
- The custodian we recommend provides us various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian.

For additional information, see our Firm's [Part 2A, Item 10](#).

Conversation Starters - Question to ask your NorthLanding financial professional:

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

How do your financial professionals make money?

- Financial professionals are paid the investment management fees from the clients they work with. Our financial professionals may also be licensed life insurance agents who also may be paid based on commissions earned from the products they sell.

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

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

Conversation Starters - Question to ask your NorthLanding financial professional:

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

Additional Information

You can find additional and up-to-date information about our investment advisory services by visiting northlandingnfp.com, or emailing or calling Bryce Carey at bryce@northlandingnfp.com or (585) 497-5009.

Conversation Starters - Question to ask your NorthLanding financial professional:

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