

# American Partners

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## 1.0 COVER PAGE Our Firm Brochure

September 5, 2018

This brochure provides information about the qualifications and business practices of American Partners Financial Services LLC. If you have any questions about the contents of this brochure, please contact us at 856-322-8398 or [team@american.partners](mailto:team@american.partners). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about American Partners Financial Services LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Registration as a Registered Investment Advisor does not imply a certain level of skill or training.

## September 5, 2018 – Firm Brochure

### 2.0 SUMMARY OF MATERIAL CHANGES

This is an update to our initial Firm Brochure dated March 23, 2018. The material changes include updating the business name from “Long Term Worth LLC” to “American Partners Financial Services LLC”, including associated websites and email addresses. An update to the contact phone number was also included. The new phone number is 856-322-8398.

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## 4.0 ADVISORY BUSINESS

### **Our Firm's History**

American Partners Financial Services LLC was established in 2018 to provide Financial Planning services.

American Partners Financial Services LLC is a Registered Investment Adviser with the Securities and Exchange Commission under the Investment Advisers Act of 1940 offering fee-only Financial Planning services to individuals, families, and business entities.

### **Principal Owners**

American Partners Financial Services LLC is equally owned by Absegami LLC and Batti Enterprises LLC.

### **Assets Under Management**

American Partners Financial Services LLC does not currently offer Investment Management services. As of September 5, 2018, the amount of client assets managed by American Partners Financial Services LLC on a discretionary basis is -0-. As of September 5, 2018, the amount of client assets that American Partners Financial Services LLC offers consulting and monitoring, but not discretionary management, for an additional -0- in client assets under advisement.

### **Non-Participation in Wrap Fee Programs**

American Partners Financial Services LLC does not participate in any Wrap Fee programs. A wrap fee program is a program under which investment advisory and brokerage execution services are provided for a single "wrapped" fee that is not based on the transactions in a client's account.

### **Advisory Services Offered**

#### INVESTMENT MANAGEMENT SERVICES

American Partners Financial Services LLC does not currently offer Investment Management services.

#### FINANCIAL PLANNING SERVICES

American Partners Financial Services LLC offers Financial Planning services. Our Financial Planning services are offered on a monthly subscription and may include cash flow planning, budgeting software, real estate financing, small business financing, student loan management, goal setting, employee benefit planning, retirement planning, insurance planning, asset allocation, and estate planning based on a specific client's needs.

## 5.0 FEES AND COMPENSATION

American Partners Financial Services LLC is compensated directly by our clients for Financial Planning services. American Partners Financial Services LLC does not receive any third-party compensation, 12b-1 fees, or commissions from any advice or products it recommends.

#### FINANCIAL PLANNING SERVICES

The cost for Financial Planning is a monthly subscription at \$19.99 to \$349.99 per month billed to the client. The services may be cancelled at any time and the fee will be prorated for any month in which the client cancels service.

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## 6.0 PERFORMANCE BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Not applicable. American Partners Financial Services LLC does not offer performance-based fees or side-by-side management to our clients.

## 7.0 TYPES OF CLIENTS

American Partners Financial Services LLC generally offers Financial Planning services to business owners and property owners but will consider exceptions on a case by case basis.

## 8.0 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Investing in securities involves risk of loss that clients should be prepared to bear. Making a financial, business, or lifestyle decision may also have adverse consequences that clients should also be prepared to bear.

American Partners Financial Services LLC provides access to online tools that clients may use to evaluate their personal or business condition. These tools use information input by the client to generate analysis that the client may use to inform decision making.

## 9.0 DISCIPLINARY INFORMATION

There are no disciplinary actions to report for American Partners Financial Services LLC or any of its investment adviser representatives.

## 10.0 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

American Partners Financial Services LLC is not involved in any other activities and affiliations.

## 11.0 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

### **Code of Ethics**

American Partners Financial Services LLC has established a Code of Ethics, which will be provided to any client or prospective client upon request. All investment adviser representatives and employees must abide by this Code of Ethics. This Code of Ethics covers the following topics:

- **Clients First:** Employees are to put the interests of clients before the firm's or their own investment interests.
- **Personal Trading Policy:** Employees are to follow the personal trading policy to prevent conflicts of interest with the client.
- **Follow the Law:** Employees are to follow federal securities laws.
- **Inappropriate Relationships:** Employees are to act in the best interest of the clients and will not take undue advantage of their position.

### **Participation or Interest in Client Transactions and Personal Trading**

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American Partners Financial Services LLC's Code of Ethics permits employees to buy or sell securities in their personal accounts that may be the same as those recommended to clients. The Code of Ethics requires that employees put client's investment interests first.

### 12.0 BROKERAGE PRACTICES

American Partners Financial Services LLC does not currently offer investment management services and does not have affiliations with any Brokerage firms.

### 13.0 REVIEW OF ACCOUNTS

All clients are advised to inform American Partners Financial Services LLC of any changes to their goals and objectives or financial situation that could impact their financial planning or investment objectives. American Partners Financial Services LLC waits for the client to update their account and does not periodically review the account. Clients may log in at anytime to generate reports on their account.

### 14.0 CLIENT REFERRALS AND OTHER COMPENSATION

American Partners Financial Services LLC is not paid cash by and does not receive any economic benefit including commissions, equipment or non-research services from a non-client in connection with giving advice to clients.

### 15.0 CUSTODY

American Partners Financial Services LLC does not currently offer investment management services. American Partners Financial Services LLC does not have custody of clients' funds or securities.

### 16.0 INVESTMENT DISCRETION

American Partners Financial Services LLC does not currently offer investment management services and does not have investment discretion of client accounts.

### 17.0 VOTING CLIENT SECURITIES

American Partners Financial Services LLC does not currently offer investment management services. American Partners Financial Services LLC does not have authority to vote client securities.

### 18.0 FINANCIAL INFORMATION

Not applicable. American Partners Financial Services LLC is not required to disclose financial information. American Partners Financial Services LLC does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

### 19.0 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Not applicable. American Partners Financial Services LLC is federally registered with the Securities and Exchange Commission.

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**Advisors' Brochure Supplement**

**For**

**William S. Battistelli  
Founder/Chief Compliance Officer**

**American Partners Financial Services LLC  
293 State Route 18 South, Ste D-166  
East Brunswick, NJ 08816**

**Phone: 732-338-9666  
american.partners**

**September 5, 2018**

**This brochure supplement provides information about William S. Battistelli that supplements the American Partners Financial Services LLC brochure. You should have received a copy of that brochure. Please contact William S. Battistelli if you did not receive American Partners Financial Services LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about the above named advisor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

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## BROCHURE SUPPLEMENT – WILLIAM S. BATTISTELLI

William S. Battistelli  
Born 1988

### **Educational Background**

#### **Rutgers University**

B.S. Mechanical Engineering May 2009  
M.S. Mechanical Engineering January 2010  
Masters of Business and Science May 2014

### **Business Experience**

American Partners Financial Services LLC January 2018 – Present  
Founder/Chief Compliance Officer

### **Disciplinary Information**

There are no legal or disciplinary events to report.

### **Other Business Activities**

William S. Battistelli is employed by the United States Government in an engineering capacity.

### **Additional Compensation**

Not applicable. There is no additional compensation received.

### **Supervision**

William S. Battistelli is a managing member of American Partners Financial Services LLC.

### **Requirements for State-Registered Advisers**

Not Applicable. American Partners Financial Services LLC is federally registered with the Securities and Exchange Commission