



Lansdowne Wealth Management, LLC

Retirement Wealth Advisors

## ADV Part 2A Client Brochure

*This brochure provides information about the qualifications and business practices of Lansdowne Wealth Management, LLC. If you have any questions about the contents of this brochure, please do not hesitate to contact us at (860) 245-5078 or by email at: [info@lwmwealth.com](mailto:info@lwmwealth.com). 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 Lansdowne Wealth Management, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Lansdowne Wealth Management, LLC's CRD number is: 155422*

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*Registration does not imply a certain level of skill or training.*

Version Date: 09/01/2025

## **Item 2: Material Changes**

The material changes in this brochure from the last annual updating amendment of Lansdowne Wealth Management LLC on 02/27/2025 are described below. Material changes relate to Lansdowne Wealth Management LLC policies, practices or conflicts of interests only.

- Lansdowne Wealth Management LLC has transitioned to registration with the United States Securities and Exchange Commission from its prior registration at the state level.
- Lansdowne Wealth Management LLC has updated its Outside Business Activity. (Item 10.C)

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## Item 4: Advisory Business

### A. Description of the Advisory Firm

This firm has been in business since October 11, 2010 and the principal owner is Robert C. Henderson.

### B. Types of Advisory Services

Lansdowne Wealth Management, LLC (hereinafter "LWM") offers the following services to advisory clients:

#### *Investment Supervisory Services*

LWM offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. LWM creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

LWM evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. LWM will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

#### *Financial Planning*

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on flat fee or hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

#### *Services Limited to Specific Types of Investments*

LWM does not limit its investment advice and/or money management to specific types of investments or securities. LWM may choose to use a variety of securities to help diversify a portfolio when applicable.

## ***RIA Innovations***

LWM uses RIA Innovations, which is a back-office provider of administrative services to our firm.

### **C. Client Tailored Services and Client Imposed Restrictions**

LWM offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent LWM from properly servicing the client account, or if the restrictions would require LWM to deviate from its standard suite of services, LWM reserves the right to end the relationship.

### **D. Wrap Fee Programs**

LWM does not participate in any wrap fee programs.

### **E. Amounts Under Management**

As of 12/31/2024 LWM currently manages approximately \$214,135,275.00 for clients on a discretionary basis.

## **Item 5: Fees and Compensation**

### **A. Fee Schedule**

#### ***Lansdowne Investment Supervisory Services Fees***

<b>Total Assets Under Management</b>	<b>Annual Fee</b>
First \$500,000	1.25%
Next \$500,000	1.15%
Next \$1,500,000	1.00%
Next \$2,500,000	0.50%

Total Assets Under Management	Annual Fee
Above \$5,000,000	Negotiable

***Dunhill Investment Supervisory Services Fees***

Total Assets Under Management	Annual Fee
First \$500,000	1.25% (min. \$2,500)
Next \$500,000	1.00%
Next \$1,500,000	0.80%
Next \$2,500,000	0.70%
Above \$5,000,000	Fixed \$25,000 Flat Fee

These fees are negotiable and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. Fees are paid quarterly in advance, and clients may terminate their contracts with seven days’ written notice. Refunds are given on a prorated basis, based on the number of days remaining in a quarter at the point of termination. Clients may terminate their contracts without penalty, for full refund, within 5 business days of signing the advisory contract. Advisory fees are withdrawn directly from the client’s accounts with client written authorization.

***Financial Planning Fees***

***HOURLY FEES***

Depending upon the complexity of the situation and the needs of the client, the flat fee or hourly fee for these services will be \$250/Hr, but are typically quoted as a flat fee starting at \$3,500 and increasing based on complexity. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Fees are paid in advance and the balance in arrears. Clients may terminate their contracts without penalty within five business days of signing the advisory contract, and receive a full refund of fees paid. After the initial 5-day period, termination of the Agreement by the client will result in a pro-rated refund, based on amount of work completed to-date.

**B. Payment of Fees**

***Payment of Investment Supervisory Fees***

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in advance.

### ***Payment of Financial Planning Fees***

Hourly Financial Planning fees are paid via check or credit card as follows: Fees are paid in advance and the balance in arrears. Clients may terminate their contracts without penalty within five business days of signing the advisory contract, and receive a full refund of fees paid. After the initial 5-day period, termination of the Agreement by the client will result in a pro-rated refund, based on amount of work completed to-date.

### **C. Clients Are Responsible For Third Party Fees**

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, mutual fund fees, transaction fee etc.). Those fees are separate and distinct from the fees and expenses charged by LWM. Please see Item 12 of this brochure regarding broker/custodian.

### **D. Prepayment of Fees**

LWM collects certain fees in advance and certain fees in arrears. Fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination and the total days during the billing period. Fees will be returned within fourteen days to the client via check.

### **E. Outside Compensation For the Sale of Securities or other Investment Products to Clients**

Neither LWM nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

LWM does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

## **Item 7: Types of Clients**

LWM generally provides investment advice to the following Types of Clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

### *Minimum Household Assets*

There is an account minimum, \$250,000, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.

## **Item 8: Methods of Analysis, Investment Strategies and Risk, of Investment Loss**

### **A. Methods of Analysis and Investment Strategies**

LWM's methods of analysis include charting analysis, fundamental analysis, technical analysis, and cyclical analysis.

**Charting analysis** involves the use of patterns in performance charts. LWM uses this charting technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

**Fundamental analysis** involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

**Technical analysis** involves the analysis of past market data; primarily price and volume.

**Cyclical analysis** involved the analysis of business cycles to find favorable conditions for buying and/or selling a security.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

### **B. Material Risks Involved**

LWM uses Long-Term and Short-Term strategies. LWM utilizes investment strategies that are designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

### **C. Risks of Specific Securities Utilized**

LWM generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

## **Item 9: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Registration as a Broker/Dealer or Broker/Dealer Representative**

Neither LWM nor its representatives are registered as a broker/dealer or as representatives of a broker/dealer.

### **B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Neither LWM nor its representatives are registered as a FCM, CPO, or CTA.

### **C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

As the principal owner of Dunhill Financial, LLC, Brian Dunhill is also affiliated with Dunhill Financial Ltd, Foreign Registered Investment Adviser, 60 Carolina Place, Greenwich, CT 06831, United States. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Dunhill Financial, LLC always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of Dunhill Financial, LLC in such individuals outside capacity.

Brian Dunhill is a member of the advisory committee of American Citizens Abroad Inc., a non-profit membership organization, a board member of the American Club of Brussels and the Sharkey Foundation. There is no conflict of interest or pay.

Brian Dunhill is an Appointed Representative of Blacktower Financial Management (Int) Ltd (BFMI) and Blacktower Financial Management Cyprus Limited (BFMCL). BFMI is based in Gibraltar and regulated with the GFSC for insurance and investment services, including pension advice in the UK. BFMCL is based in Cyprus and regulated with the CySEC for insurance and investment services. The BFMI and BFMCL network specifically authorizes Brian Dunhill to offer investment advice and insurance-based

advice in the EEA (excluding the UK). They are a provider of third-party services, including:

- Back-office services
- Authorization
- Broker relations Client services
- Information was requested on regulated life assurance, pensions and investments from a range of different companies.

There is no conflict of interest and no pay. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individuals outside capacities.

Brian Dunhill is the Secretary of Adrian Leeds Group, Inc. His responsibilities include signing off on resolutions and ensuring implication of those resolutions.

Isa (Kettman) Hantzsch is an investment adviser representative with another firm. From time to time, she will offer clients advice or products from this activity. Lansdowne Wealth Management, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Lansdowne Wealth Management, LLC in such individuals outside capacity.

Joshua Robert Madden is an investment adviser representative with another firm. From time to time, he will offer clients advice or products from this activity. Lansdowne Wealth Management, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Lansdowne Wealth Management, LLC in such individuals outside capacity.

Kamaljit Singh Somal is an investment adviser representative with another firm. From time to time, he will offer clients advice or products from this activity. Lansdowne Wealth Management, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Lansdowne Wealth Management, LLC in such individuals outside capacity.

Kamaljit Singh Somal is a Cyberops Comms Operative at Royal Air Force.

Ann Lucy Herrero is an investment adviser representative with another firm. From time to time, he will offer clients advice or products from this activity. Lansdowne Wealth Management, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Lansdowne Wealth Management, LLC in such individuals outside capacity.

**D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections**

LWM does not utilize nor select other advisors or third-party managers. All assets are managed by LWM management.

## **Item 11: Code of Ethics, Participation in Transactions, Personal Trading**

### **A. Code of Ethics**

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. LWM will provide a copy of the code of ethics to any client or prospective client.

### **B. Recommendations Involving Material Financial Interests**

LWM does not recommend that clients buy or sell any security in which a related person to LWM has a financial interest.

### **C. Investing Personal Money in the Same Securities as Clients**

From time to time, representatives of LWM may buy or sell securities for themselves that they also recommend to clients. LWM will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

### **D. Trading Securities At/Around the Same Time as Clients' Securities**

From time to time, representatives of LWM may buy or sell securities for themselves at or around the same time as clients. LWM will not trade non-mutual fund or non-ETF securities 5 days prior to or 5 days after trading the same security for clients.

## **Item 12: Brokerage Practices**

### **A. Factors Used to Select Custodians and/or Broker/Dealers**

The Custodian was chosen based on their relatively low transaction fees and access to mutual funds and ETFs. LWM will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

### ***1. Research and Other Soft-Dollar Benefits***

There is no minimum client number or dollar number that LWM must meet in order to receive free research from the custodian or broker/dealer. There is no incentive for LWM to direct clients to this particular broker-dealer over other broker-dealers who offer the same services. The first consideration when recommending broker/dealers to clients is best execution.

### ***2. Brokerage for Client Referrals***

LWM receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

### ***3. Clients Directing Which Broker/Dealer/Custodian to Use***

LWM will not allow clients to direct LWM to use a specific broker-dealer to execute transactions. Clients must use LWM recommended custodian (broker-dealer). Not all investment advisers require their clients to direct brokerage. By requiring clients to use our specific custodian, LWM may be unable to achieve most favorable execution of client transaction and that this may cost clients money over using a lower-cost custodian.

## **B. Aggregating (Block) Trading for Multiple Client Accounts**

LWM maintains the ability to block trade purchases across accounts. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

## **Item 13: Reviews of Accounts**

### **A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews**

Client accounts are reviewed monthly only by Robert C. Henderson, Managing Member. Robert C. Henderson is the chief advisor and is instructed to review clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at IA are assigned to this reviewer.

### **B. Factors That Will Trigger a Non-Periodic Review of Client Accounts**

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

### **C. Content and Frequency of Regular Reports Provided to Clients**

Each client will receive at least quarterly a written report detailing the clients account performance, which may come from the custodian.

## **Item 14: Client Referrals and Other Compensation**

### **A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)**

LWM does not receive any economic benefit, directly or indirectly from any third party for advice rendered to LWM clients.

### **B. Compensation to Non –Advisory Personnel for Client Referrals**

At times LWM will refer clients to third party managers and receive compensation from those managers. The compensation received by us is normally based upon the fee paid by the client to the third-party adviser. Fees are paid by clients to the third-party manager and then a portion of that fee is paid to us by the third-party manager. Fees paid to LWM typically range from 0.5%-1.0% of assets managed, and are fully disclosed to clients. Third party managers we currently have agreements to recommend to clients include: We do not currently have any third-party managers being used.

LWM may enter into solicitation agreements pursuant to which it compensates third party intermediaries for client referrals that result in the provision of investment advisory services by LWM. LWM will disclose these solicitation arrangements to affected investors, and any cash solicitation agreements will comply with Rule 206(4)-3 under the Advisers Act. Solicitors introducing clients to LWM may receive compensation from LWM, such as a retainer, a flat fee per referral and/or a percentage of introduced capital. Such compensation will be paid pursuant to a written agreement with the solicitor and generally may be terminated by either party from time to time. The cost of any such fees will be borne entirely by LWM and NOT by any affected client.

## **Item 15: Custody**

LWM does not take custody of client accounts at any time. Clients will receive account statements from the custodian and should carefully review those statements.

## **Item 16: Investment Discretion**

For those client accounts where LWM provides ongoing money management or investment advice with ongoing supervision, LWM maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

## **Item 17: Voting Client Securities (Proxy Voting)**

LWM will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

### **A. Balance Sheet**

LWM does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

### **B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients**

Neither LWM nor its management have any financial conditions which are likely to reasonably impair our ability to meet contractual commitments to clients.

### **C. Bankruptcy Petitions in Previous Ten Years**

Neither LWM nor its management have been the subject of a bankruptcy petition in the last ten years.

# Lansdowne Wealth Management, LLC

34 Water Street, Unit 2A Mystic, Connecticut 06355  
(860) 245-5078

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A Registered Investment Adviser

## **PRIVACY POLICY**

Investment advisors, like all providers of personal financial services, are now required by law to inform their clients of their policies regarding privacy of client information. Investment advisors have been and continue to be bound by professional standards of confidentiality that are even more stringent than those required by law. Therefore, we have always protected your right to privacy.

### **TYPES OF NONPUBLIC PERSONAL INFORMATION WE COLLECT**

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization.

### **PARTIES TO WHOM WE DISCLOSE INFORMATION**

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees and, in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of information being shared.

### **PROTECTING THE CONFIDENTIALITY AND SECURITY OF CURRENT AND FORMER CLIENT'S INFORMATION**

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional standards.

**Please call if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.**