

Updated March 12, 2021. Introduction:

*NorthLanding Financial Partners, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document provides a summary of the types of services we offer and the fees we charge. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, 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 advisory 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. 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.
- 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 certificate of deposits.
- Financial planning relationships are also offered, where clients pay a flat financial planning fee 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 which is provided to you on an annual basis, when you become a client of our firm or by going to [adviserinfo.sec.gov](http://adviserinfo.sec.gov).***

## Conversation Starters: Questions to ask your NorthLanding financial professional:

- *Given my financial situation, should I choose an advisory account? Why, or why not?*
- *How will you choose investments to recommend for my account?*
- *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 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). 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 which can be found by going to [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

- 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.
- 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 cost 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 cost 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 advisor? How else does your firm make money and what conflicts of interest do you have?

- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis.
- When we act as your investment advisor, 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.
- If we find our interests conflict with your interests, we eliminate these conflicts or tell you about them in a way that you can understand, so you can decide what steps to take.
- Some financial professionals at this firm are also registered representatives of an unaffiliated broker dealer and/or licensed life insurance agents. In this capacity, these individuals can receive commissions because of NLFP's financial planning recommendations. Here is an example to help you understand what this means: *The Firm has an Advisor that also sells insurance. This represents a potential conflict of interest due to the receipt of both advisory and commission compensation.*

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### 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.

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

- No. We do not have any legal or disciplinary history.  
***Additional research on firms and financial professionals can be found at [www.investor.gov/CRS](http://www.investor.gov/CRS) or at <https://adviserinfo.sec.gov/>.***

### Conversation Starters: Question to ask your NorthLanding financial professional:

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

## 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?

- Your financial advisor is your primary contact person. <https://adviserinfo.sec.gov/> and [www.brokercheck.org](http://www.brokercheck.org) will tell you if that person is a registered representative in addition to an investment advisor representative.
- Additional concerns should be brought to H. Robert Bradley at 585-497-5007 or [rob@northlandingfp.com](mailto:rob@northlandingfp.com)  
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