
Introduction

Flying Point Financial, Inc. is registered as an investment adviser with the U.S. Securities and Exchange Commission. Investment Advisory and Brokerage services and fees differ, and it is important for you to understand these differences. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory as well as financial planning and consulting services to retail investors. We provide continuous investment portfolio management and monitoring of our clients' accounts, and we offer a range of financial planning services.

We typically provide our investment advisory services on a discretionary basis. Discretionary accounts allow us to select the securities to be bought or sold and determine when the transactions are to be executed. Our authority in making investment-related decisions will be in accordance with your investment objectives. We use publicly traded stocks, bonds, CDs, municipal and United States government securities, mutual funds and exchange traded funds (ETFs) to construct portfolios. We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. We typically require a minimum account or relationship size of \$500,000 for continuous portfolio management. We may waive this minimum based on the needs of the client and the complexity of the situation.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

Questions to ask us or any financial professional you are considering working with:

- *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?*

What fees will I pay?

Our annual asset-based fee is paid quarterly in arrears and is calculated as a percentage of the value of the cash and investments in your account[s] that we manage. The more assets in your advisory account, the more you will pay in advisory fees, and we may therefore have an incentive to encourage you to increase the assets in your account. However, when we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. In addition to our advisory fee, you will also be responsible for any brokerage or transaction fees to the broker-dealer that will hold your assets as well as any fees related to mutual funds. If you do not take advantage of our portfolio management services, financial consulting fees are charged on an hourly basis.

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.

Questions to ask us or any financial professional you are considering working with:

- *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: We will recommend that you open your account(s) with a specific custodian, where we have an institutional relationship and receive economic benefits. 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. We have a financial incentive to recommend that you roll over retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest.

Questions to ask us or any financial professional you are considering working with:

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

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

How do your financial professionals make money?

Our financial professionals are paid a salary but may also be compensated based on the profits of the Firm as a whole. This means financial professionals may have an incentive to increase the asset size in the relationship or solicit new business. Our financial professionals are not compensated on the products they recommend.

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

No, neither our firm nor any of our financial professionals have any legal or disciplinary history. You can visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to ask us or any financial professional you are considering working with:

- *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 visiting www.sec.gov/check-your-investment-professional and searching with our CRD #107915 or by visiting www.adviserinfo.sec.gov. You can request up to date information and a copy of our client relationship summary by contacting us at info@flyingpointfinancial.com or (978) 975-3000.

Questions to ask us or any financial professional you are considering working with:

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

Form ADV Part 3 / Customer Relationship Summary
Summary of Material Changes
Flying Point Financial, Inc.
Effective Date: August 2024

We rewrote this entire Customer Relationship Summary and therefore are delivering the entire document to clients.