

## Is an Investment Advisory Account Right For You?

Flying Point Financial, Inc. is an SEC Registered Investment Advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand the 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 [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.

### “What investment services and advice can you provide me?”

Our firm offers investment advisory as well as financial planning and consulting services to retail investors. As part of our standard services, we provide continuous investment portfolio management and monitoring to our clients’ accounts as well as a range of financial planning and consulting services. These services may include an analysis of current net worth, income taxes, cash flow and budgeting, investments and asset allocation, retirement planning, employee benefit plan analysis, estate and gift tax planning, education funding, estate planning, and risk management which focuses on the cash needs at death, income needs of surviving dependents, and health, disability and long term care analysis.

You can choose to have an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investment to buy and sell (a “non-discretionary account”). Discretionary accounts allow us to select the identity and amount of securities to be bought or sold and determine when the transactions are to be executed. Our authority in making investment related decisions may be limited by account guidelines, investment objectives and trading restrictions as agreed between us and you. Investment advice may be offered on any investment held by a client at the start of the advisory relationship. Recommendations for new investments are typically limited to publicly traded foreign and domestic equity securities, bonds, certificates of deposit, municipal and United States government securities, mutual funds and exchange traded funds (ETFs). We generally impose a minimum portfolio size of \$500,000 for continuous portfolio management. The firm, in its sole discretion, may waive this minimum based on the needs of the client and the complexity of the situation.

### “What fees will I pay?”

Our annual asset-based fee is paid quarterly after the three month billing period has ended. You may elect to have your fee deducted from your assets or to remit a check. The standard fee schedule for our investment advisory services is as follows:

<b><i>Equity and Balanced Portfolios over \$1,000,000</i></b>		<b><i>Equity and Balanced Portfolios under \$1,000,000</i></b>	
Assets Under Management	Annual Fee (%)	Assets Under Management	Annual Fee (%)
\$1,000,000 - \$5,000,000	1.00%	First \$200,000	1.50%
\$5,000,000 - \$10,000,000	0.75%	Next \$300,000	1.25%
Over \$10,000,000	TBD based on complexity	Balance	1.00%

### ***Fixed Income-Only Portfolios***

Annual Fee: 0.50%

Under some circumstances we may agree to negotiate the advisory fee for certain accounts. If you do not take advantage of our portfolio management services, financial consulting fees are charged at a rate of \$250 per hour and are payable upon completion of services. 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. Some investments, such as mutual funds, impose additional fees that will reduce the value of your investment over time. You may also pay brokerage or transaction fees to a broker-dealer that will hold your assets (called “custody”). Please make sure you understand what fees and costs you are paying. Additional information on fees can be found in our ADV Part 2A.

“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?”

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 with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. If we cannot eliminate a conflict of interest, we will tell you about them in a way you can understand, so that you can decide whether to agree to them.

“How do your financial professionals make money?”

Our financial professionals are paid a salary. They are not compensated based on the amount of client assets they service, the products they recommend or the amount of revenue the firm earns from their advisory services or recommendations.

“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.

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our company and our financial professionals.

**Questions you may want to ask 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?”
- “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?”
- “How might your conflicts of interest affect me, and how will you address them?”
- “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 a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”

**More information about our investment advisory services and our financial professionals can be found on our Form ADV Brochure which is available online at [Investor.gov](http://Investor.gov) or on our website ([flyingpointfinancial.com](http://flyingpointfinancial.com)). You may also request up-to-date information or a copy of our relationship summary by contacting us at (978) 975-3000 or at [info@flyingpointfinancial.com](mailto:info@flyingpointfinancial.com).**