

Longview Financial Advisers, Inc.

June 12, 2020

Item 1. Introduction.

Longview Financial Advisers, Inc. (“Longview,” “We,” “Us” or “Our Firm”) is registered with the SEC as a registered investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services.

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

We offer personalized financial planning and portfolio management services to address one or more areas of a client’s financial situation, including goal determination, retirement planning, cash flow, insurance review and risk mitigation, education planning, estate planning, charitable gifting/ philanthropy, tax planning, and investment management.

With respect to our financial planning services, the initial planning process is generally completed within the first year of the agreement. After the first year, Longview will periodically monitor client goals and objectives, making changes to the different planning areas and recommendations as necessary and/or requested. Financial recommendations are tailored based on the client’s financial situation at the time the plan is presented.

With respect to our investment management services, the process begins with a discussion of risk tolerance, risk need and risk capacity. Clients then sign an Investment Policy Statement (IPS) which reflects the client’s investment goals and lists any investment restrictions the client may impose on Longview. The IPS sets the investing parameters in which Longview can work unless other direction is given by or confirmed by the client in writing. We generally exercise *discretion* over client accounts. *Discretion* allows us to buy and sell investments in a client’s account without asking the client in advance as long as it is in accordance with the client’s IPS.

To start a conversation with financial professionals about relationships and services, you should ask the following questions: 1) “*Given my financial situation, should I choose an investment advisory service? Why or why not?*” 2) “*How will you choose investments to recommend to me?*” 3) “*What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?*”

Item 3. Fees, Costs, Conflicts, and Standard of Conduct.

“What fees will I pay?”

Clients will pay Longview a fee for our financial planning services and our investment advisory services. The financial planning fee covers the initial financial plan, along with the ongoing annual financial reviews and recommendations. Financial planning fees range from \$2,400 - \$15,000/year, depending on the client’s service model, level of complexity, time required, and other factors Longview deems appropriate for the client’s situation. The investment advisory fee covers the ongoing monitoring and management of investments to meet the client’s needs, considering risk, return, costs and tax efficiency.

A \$500-\$1000 nonrefundable down payment will be due when the initial client service agreement is signed, depending on the service model that applies. This down payment will be credited toward the full cost of service for the first year. Mutual funds and ETFs have expense ratios that are used to pay operating expenses of each fund used in portfolios. These expenses are embedded in the value of the mutual fund or ETF and are not paid to Longview. Longview’s fees are exclusive of brokerage

commissions, transaction fees, operating fees and other related costs and expenses which may be incurred by the client. These would include fees imposed directly by a custodian, third party investments, mutual funds, or ETFs. Longview shall not receive any portion of these commissions, fees, and costs.

The investment advisory fee covers the ongoing monitoring and management of investments to meet the client's needs, considering risk, return, costs and tax efficiency. Investment advisory fees are calculated based on the following tiered fee schedule:

<u>Portfolio Size</u>	<u>Annualized Fee*</u>
First \$1,000,000	0.60%
\$1,000,001 - \$2,000,000	0.55%
\$2,000,001 - \$7,000,000	0.50%
\$7,000,001- \$15,000,000	0.40%

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.

To start a conversation with financial professionals about the impact of fees and costs on investments, you should ask, *“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 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: More assets in account means more fees, thus we have an incentive to encourage a client to increase assets in their account. For more information about any potential conflicts of interest we may have, you may view our Form ADV, Part 2A at:

https://adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=555762.

To start a conversation with financial professionals about conflicts of interest, you should ask, *“How might your conflicts of interest affect me, and how will you address them?”*

“How do your financial professionals make money?”

Since our firm is fee-only, our only compensation is directly from our clients. Therefore, our financial professionals are all paid salary. They may also earn bonuses based on the revenue and profit margin performance of the firm.

Item 4. Disciplinary History.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research your financial professionals. To start a conversation with financial professionals about their history, you should ask, *“As a financial professional, do you have any disciplinary history? For what type of conduct?”*

Item 5.

Additional Information.

You can find additional information about our investment advisory services at www.longviewfa.com. You can also request a copy of the client relationship summary by calling 256-534-1196.

To start a conversation with our financial professionals about who to contact and how to lodge a complaint, you should ask, “*Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*”