

## **Longview Financial Advisers, Inc.**

**March 27, 2023**

### **Item 1. Introduction.**

Longview Financial Advisers, Inc. ("Longview," "We," "Us" or "Our Firm") is registered with the Securities and Exchange Commission 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 investment advisory services to retail investors on a regular basis. We review your accounts on a periodic basis as part of our standard services.

We offer advisory services to you on a ***discretionary basis, as disclosed in the agreement you sign with us***, which means we buy and sell investments in our client accounts without asking the client in advance.

**For additional information, please see Form ADV Part 2A brochure, Items 4 and 7.**

**Conversation Starters.** Ask your financial professional:

- 1) *How will you choose investments to recommend to me?*
- 2) *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?**

Fees are determined based on the service model requested. Longview offers four service models: Capstone Model, Cornerstone Model, Planning Only and Investment Only. Our Capstone and Cornerstone models include both financial planning and investment management services.

Asset under management fees are billed quarterly, in arrears. The fee is based on the balance in the account on the last day of the quarter. Any applicable financial planning fees are billed by proposal and are determined by complexity and time required.

You are responsible for the payment of all third-party fees which include mutual fund and ETFs expense ratios, brokerage commissions, transaction fees, operating fees and other related costs and expenses. Those fees are separate and distinct from the fees charged by our firm.

As your assets under our management increase, so will the amount you pay us in fees. Therefore, we have a duty to disclose that there is an underlying incentive to encourage you to increase the assets in your account. This can create a conflict of interest at times, which we agree to disclose. You will pay fees and costs whether you make or lose money on your investments. However, those fees will decrease if your invested assets decrease. Please make sure you understand what fees and costs you are paying. We are always available to answer any questions around fees.

**For additional information, please see Form ADV Part 2A brochure, Items 5 and 6.**

**Conversation Starters.** Ask your financial professionals:

*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. A common example of this is when we are asked if someone should pay off their mortgage using assets we manage. We have a duty to disclose the conflict and then give you advice in your best interest, which may affect the amount of assets under our management and subject to our fees. 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](https://adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=555762).

**Conversation Starter.** Ask your financial professionals: *How might your conflicts of interest affect me, and how will you address them?*

**For additional information, please see Form ADV Part 2A brochure, Items 12 and 17.**

**How do your financial professionals make money?**

Our financial professionals are paid a base salary. They may also earn bonuses based on the revenue and profit margin performance of the firm. There are no commissions or fees earned from other sources.

Item 4. Disciplinary History.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters.** Ask your financial professionals:

*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](http://www.longviewfa.com). You can also request a copy of the client relationship summary by calling 256-534-1196. Our Form ADV brochure and this Relationship Summary can also be found at [adviserinfo.sec.gov](http://adviserinfo.sec.gov)

**Conversation Starters.** Ask your financial professionals:

*Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?*