

**Client Relationship Summary – Form CRS**

NavPoint Financial, Inc. is a registered investment advisor registered with the Securities Exchange Commission. *Investment Advisory* and *Brokerage* services and fees differ, and it is important for you to understand these differences. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

**What investment services and advice can you provide me?**

NavPoint provides a variety of services including investment and portfolio management, financial advice, and financial planning and consulting. If you establish an advisory relationship with our firm, we will gather required information through in depth personal interviews and documents provided by you. This will help us fully understand your current financial status, future goals, return objectives and attitudes towards risk. After careful review, we will construct illustrations or future projections that depict reasonable client outcomes to present to you for discussion and to verify that goals are achievable. We then prepare an investment strategy based on our judgement to achieve your objectives.

While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances or the market, political or economic environment. This ongoing investment monitoring is part of our standard service offering.

NavPoint usually receives discretionary authority at the outset of an advisory relationship to select the identity and amount of securities to be bought and sold without client approval. NavPoint exercises such discretion in a manner consistent with the clients investment objectives, limitations, and restrictions that would have been provided to NavPoint by the client in writing.

When an advisory relationship is established on a non-discretionary basis, NavPoint must receive client approval before executing recommended transactions. To the extent there is a delay in receiving that approval, NavPoint may not be able to execute trading as quickly as we do for other clients that have given us discretionary authority. Discretion allows NavPoint to react more quickly and take advantage of rapidly changing market conditions.

NavPoint will have discretionary or non-discretionary authority until the advisory agreement is terminated by either you or our firm. NavPoint does not restrict our advice to limited types of products or investments and we do not require a minimum account size. *Additional information about our advisory services is outlined in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/109432>*

**Questions to ask us:**

- ***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 those qualifications mean?***

**What fees will I pay?**

Our annual fees for financial and investment advisory services may be based upon a percentage of assets under management (POA), fixed fees, hourly charges, or any combination thereof (see below for additional details). Client facts, circumstances and needs are considered when determining the fee schedule. Our fees vary and are negotiable and are clearly identified in the contract between NavPoint and each client. Our firm will provide the client with an invoice quarterly. Fees can be paid directly by you or deducted directly from your investment account with your approval.

- Percentage of Assets Under Management (POA) fees range from 0% to 2% annually and are billed quarterly in advance. The more assets you have in your advisory accounts, the more (in dollars) you will pay us.
- Fixed Fees generally range from \$500 - \$20,000 annually and are billed quarterly in advance.
- Hourly fees are charged for special projects and are identified in advance. They will generally be assessed at a rate of \$150 - \$600 per hour depending on the personnel providing the service and the nature of the service being provided. Hourly charges are billed monthly in arrears, or at the end of the project, as specified in the contract.



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In addition to our advisor fees, clients are also responsible for the fees and expenses charged by:

- Custodians and broker dealers, including but not limited to transaction charges and account maintenance fees.
- Mutual funds and Exchange Traded Funds whose fees and expenses are described in the fund's prospectus.
- Other Advisors or Managed Accounts (recommended by NavPoint) with specialty expertise or methodology. These fees and expenses are described in each investment's prospectus, account application or other agreement.

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. *Additional information about our fees is outlined in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/109432>.*

### **Questions to ask us:**

- *Help me understand how these fees and costs may 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 do you determine what fee I will be charged?*

### **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?**

NavPoint recognizes the responsibility as a fiduciary according to the Investment Advisor Act of 1940. *When we act as your investment adviser, we must 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:*

- NavPoint or its related persons receives certain economic benefits due to its relationship with a preferred custodian and brokerage services. Some of these benefits may not benefit its client accounts. This may indirectly influence NavPoint's choice of custodian and create a conflict of interest.

Additional information about our conflicts of interest are outlined in Items 5 and 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/109432>.

### **Question to ask us:**

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

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

Our financial professionals are paid cash compensation (salary and bonus) based on the amount of client assets they service, and the skill and experience required to meet client needs.

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

No, our firm/financial professionals do not have legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals. Go to [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### **Questions to ask us:**

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

### **Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 109432. You may also contact our firm at (952) 746-1115 to request a copy of our firm Brochure, this relationship summary and other up-to-date information.

### **Questions to ask us:**

- *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?*