

NORTHWEST FINANCIAL SERVICES, INC. (“NWFS”) is an Investment Adviser registered with the Securities and Exchange Commission (“SEC”). We feel it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account or service is right for you.

There are free and simple tools available to research firms and financial professionals at 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?

NWFS offers investment advisory services to retail investors, you, for an initial plan fee and an ongoing asset-based fee dependent on the value of your account. Our advisory services include financial planning and investment advice.

Our onboarding process includes collecting financial data from you and then building a plan dependent on your goals and risk tolerance. If you choose us to implement the plan, we will regularly monitor your investments on at least a quarterly basis as part of our standard fee.

For more Information:

www.northwestfinancial.net/our-process

Refer to Item 4 of our Form ADV Part 2A

We manage accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. You will sign an investment advisory agreement to provide us this authority. This agreement will remain in place until you or we terminate our relationship. We use discretion on a limited basis; we make efforts to contact you before placing a trade.

For more Information:

Refer to Item 16 of our Form ADV Part 2A

We do not limit our advice and services to proprietary products or a limited menu of products or investments.

We do not have a minimum account size requirement.

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 these qualifications mean?*

What fees will I pay?

Fees affect the value of your account over time and vary depending on certain factors. Fees are negotiable. Please ask your advisor to give you personalized information on the fees and costs you will pay. On a semi-annual basis, we charge a fee based on a percentage of assets. We charge in arrears. We offer optional tax preparation services for an additional fee.

Our incentive is to increase the value of your account over time, which will increase our fees over time.

The broker-dealer (“custodian”) that holds your assets can charge you a transaction fee when we buy or sell an investment for you and/or other miscellaneous fees. These fees are in addition to our advisory fee. Some investments, such as mutual funds, charge additional fees that will reduce the value of your investments over time.

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 Information:
Refer to Item 5 of our Form
ADV Part 2A

Question to Ask Us:

- *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 are some examples to help you understand what this means:

- Our revenue comes from the advisory fees we collect from your accounts. We have an incentive to increase the amount of investments we manage which could bias our advice towards investing more rather than paying off debt or recommending investments/accounts that we do not manage.
- We have the incentive to recommend our tax preparation service over others because we charge an additional fee.

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 employees with fixed salaries. On a yearly basis, our financial professionals also may receive bonuses dependent on firm profitability and individual performance.

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

No, our firm and/or financial advisors do not have legal or disciplinary history. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Question 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 investment advisory services on the SEC's website www.adviserinfo.sec.gov by searching CRD #106805. You may also contact our firm at 317-844-0448 or info@northwestfinancial.net to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 (this relationship summary).

Questions to Ask Us:

- *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?*