

**Linda A. Barlow, CFP®**  
**Client Relationship Summary (Form CRS) – June 18, 2020**

Linda A. Barlow, CFP® (“LAB,” “we,” “us,” or “our”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Investment advisory and brokerage 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://investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We offer several types of advisory services to retail investors including financial planning, custom designed modular planning, consultation, and investment supervisory services. We offer a range of financial planning services, from comprehensive planning to custom planning focused on specific areas requested by you. Our custom-designed modular financial planning services consist of performing the financial planning services limited to only those areas of your financial situation specified by you. We offer consultation services when you need advice on a specific aspect of your financial situation. We also offer consultation services if you manage your own portfolio but seek advice regarding that portfolio from time to time. Our investment supervisory services include the design, implementation, and continued monitoring of an investment portfolio consisting of agreed upon assets. We consider your financial objectives and constraints, time horizon, risk tolerance, and prevailing economic conditions when determining the asset allocation. We generally manage accounts on a discretionary basis, which means we execute trades on your behalf without needing additional consent to do so. However, our discretion is limited by your investment objectives and constraints and guided by an agreed upon asset allocation plan. In limited circumstances, we may manage certain accounts, or certain assets within an account, on a non-discretionary basis where the client receives advice from us and then decides whether or not to follow our recommendations. We normally restrict advice to liquid assets that have published and/or easily obtained performance data. Investment supervisory clients may utilize the financial planning services, modular planning, and consultation services on assets other than those in the account managed by us at no additional fee. There is no minimum dollar value of assets for starting or maintaining an account.

**FOR ADDITIONAL INFORMATION**, please see our Form ADV Part 2A, Item 4 regarding the advisory services we offer and any limitations on that advice and Item 7 for the types of clients we serve at <https://adviserinfo.sec.gov/firm/brochure/111643>.

*Ask us: Given my financial situation, should I choose an investment advisory service? If so, why?*

*Ask us: How will you choose investments to recommend to me?*

*Ask us: What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

**What fees will I pay?**

We offer financial planning services on a fixed fee basis ranging from \$1,000 to \$2,500. We have a minimum fee of \$500 for modular financial planning services. The total fee for these services is dependent upon the level of complexity and scope of service. One-half (½) of the fee is due at the time of the first data-gathering appointment and the balance is due when the plan is delivered to you. We offer consulting services on an hourly basis ranging from \$100 to \$250 per hour. The hourly rate is dependent upon the complexity of the consultation. Fees are due upon the delivery of the advice. We offer investment supervisory services based on a percentage of your total assets under management. Our advisory fees are payable quarterly in arrears based on the account market value on the last day of the calendar quarter. When you pay an asset-based fee, the more

assets in your account the more you will pay in fees, so we could have an incentive for you to increase the assets in your account.

We may invest all or a portion of your account in mutual funds and ETFs (collectively “Investment Vehicles”) and you are responsible for the fees in connection with all investment vehicles employed. In addition to our advisory fee and any investment vehicle fees, you are also responsible for the brokerage and transaction costs charged by the custodian. Our advisory fee is not reduced to offset any brokerage and transaction costs.

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 ADDITIONAL INFORMATION ABOUT OUR FEES**, please see our Form ADV Part 2A, Item 5 at <https://adviserinfo.sec.gov/firm/brochure/111643>.

*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 is an example to help you understand what this means: When we provide financial planning, modular planning, or consulting services we potentially have a conflict to recommend our investment supervisory services to receive ongoing fees for those services.

**FOR ADDITIONAL INFORMATION ABOUT OUR POTENTIAL CONFLICTS OF INTEREST AND OUR CODE OF ETHICS TO MEET OUR FIDUCIARY DUTY TO OUR CLIENTS**, please see our Form ADV 2A, Items 11, 12, and 14 at <https://adviserinfo.sec.gov/firm/brochure/111643>.

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

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

Linda A. Barlow, CFP® is the sole financial professional and she is compensated with salary, discretionary bonuses, and profits of the firm.

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

No, neither the firm nor any of our financial professionals have a legal or disciplinary history. Please go to [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple tool to research us and our financial professionals.

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

### **Additional Information**

**ADDITIONAL INFORMATION ABOUT US**, our fiduciary duty to our clients and the services we offer is provided in ADV Part 2A at <https://adviserinfo.sec.gov/firm/brochure/111643>. You can request a copy of Form CRS and up-to-date information about us by calling 714.953.1232.

*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?*