

Relationship Summary

March 28, 2024

Naples Money Management, LLC, is a Security and Exchange Commission Registered Investment Advisor founded by Dennis David Nelson and Dawn Litchfield Brown. 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me? We offer retail clients money management and financial planning. We provide investment advice based on your individual investment objectives and financial situation on a discretionary and/or non-discretionary basis. Financial planning services provide management of your financial resources based upon your current situation, goals, and objectives. Our money management program evaluates your needs through an interactive process of assessing reward requirements and risk tolerance, retirement, and estate planning considerations. We invest in separately managed accounts, individual stocks, bonds, exchange traded funds (“ETFs”), options, mutual funds and Real Estate Investment Trusts (REITs). We periodically review client accounts or financial plans. We have a minimum \$250.00 fee per year for accounts under \$50,000 and no minimum relationship size except for \$1,000 minimum for The Van Winkle portfolio. For additional information see: **Form ADV, Part 2A brochure Items 4 and 7** at <https://adviserinfo.sec.gov>.

Conversation Starters: 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? Our fees for Money Management range from 2.40% to .75% annually based the assets under management and include THE POWER OF MAPATO™ Portfolios. For The Van Winkle Portfolios, the fee for all portfolios is .50%. See our fee schedule in the **ADV 2A, Item 5**. We have an incentive to increase the assets in your account which will result in higher fees. In addition to our management or other fees, clients may pay a variety of additional fees which may include brokerage charges, mutual fund management fees, administrative charges by the custodian, which may include account closing charges on certain types of accounts, wire transfer fees and overnight transportation charges as incurred and management fees charged by other managers that are managing a portion of the clients’ assets under the our management service and an “death related” fee for additional services required if a client dies. 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.

Conversation Starter: 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. We have an incentive to increase your assets that we manage and encourage you to utilize all of our services to increase the fees we earn. We may refer clients to Robert Brown, our co-owner Dawn Litchfield Brown's Husband, to purchase variable annuities, life insurance or mutual funds with no obligation to do so. This could create a conflict of interest since we are engaged to advise his clients and may receive additional fees when his clients increase. See **Form ADV, Part 2A brochure**.

Conversation Starter: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money? Financial professionals are compensated by salary and in some cases, by a percentage of the revenue the firm earns from the assets the professional brings to the firm.

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

No. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter: As a financial professional, do you have any disciplinary history? For what type of conduct?"

Additional Information

You can contact us for updated, additional information or a copy of the relationship summary at 239-261-4800 or see our website listed above.

Conversation Starter: 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?