

Form ADV Part 3: Relationship Summary Flight Line Financial, LLC

Introduction

Flight Line Financial, LLC (“Flight Line Financial” or “we”) is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://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?

Description of Services: Flight Line Financial offers investment advisory services to retail investors. Our investment advisory services include: Financial Planning and Consulting Services.

Investment Consulting Services: We provide investment consulting services. Investment consulting involves one time and/or ongoing meetings to discuss your asset allocation strategies and overall financial situation. Please see **Item 4** of our **Form ADV Part 2A**.

Retirement Plan Participant Advice: If your retirement plan utilizes our Retirement Plan Participant Advice Service, we are available at your request to provide one-on-one advice to you as a retirement plan participant regarding your investment options under the plan. Please see **Item 4** of our **Form ADV Part 2A**.

Limited Investment Offerings: We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client’s specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer’s platform. When providing you services, we do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: There are no minimum investment amounts or conditions required for establishing an account managed by us. The minimum annual fixed fee generally charged for financial planning and consulting services on a fixed fee basis is \$1000.

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?

Description of Principal Fees & Costs:

We provide financial planning and consulting services under a fixed fee arrangement. The minimum annual fixed fee is generally \$1000, and the maximum annual fixed fee is generally no more than \$2,500.

Any fees we charge for financial planning and consulting services will not cover the costs associated with implementing any recommendations we may make.

Additional Information: 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 about the fees we charge and the other fees and expenses you will incur, please see **Item 5** of **Form ADV Part 2A**.

Conversation Starters: *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?***

Standard of Conduct: 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.

When we recommend that you utilize a third-party money manager we will receive a percentage of the fee which they collect from you. This creates a conflict of interest as we have an incentive to recommend managers who have such arrangements with us.

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

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10** of our **Form ADV Part 2A**.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate our investment adviser representative with a salary, however, this individual is also an owner of our firm and thus will receive profit distribution or dividend. This creates a conflict of interest as it gives our representative an incentive to recommend you invest more in your account with us due to the additional fee revenue.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No, neither us, nor our investment adviser representative have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representative at <https://www.investor.gov/CRS>.

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

Additional Information About Flight Line Financial

Additional information about us and a copy of this relationship summary are available on the Internet at www.flightlinefinancial.com. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/169289>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 609-955-3570.

Conversation Starters: *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?*