

Form ADV Part 3: Relationship Summary LDN Wealth, LLC

Introduction

LDN Wealth, LLC (“LDN Wealth, LLC” 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: LDN Wealth, LLC offers investment advisory services to retail investors. Our investment advisory services include: Initial Financial Planning Services, On-Going Financial Planning, Administration and Review Services, Third-Party Investment Managers and UK Consulting and Transfer Advisory Services. Initial Financial Planning Services involve us creating an initial written financial plan, also called an Advice Letter, which covers mutually agreed upon topics or rendering financial consultation based on clients’ goals and objectives. On-Going Financial Planning, Administration and Review Services include the management and oversight of the Independent Third-Party Investment Manager selected for investment management services. Comprehensive financial planning is included as part of this advisory service. Clients will receive one financial plan/advice letter for each separate advice area. LDN Wealth offers advisory services by referring clients to independent Third-Party Investment Managers offering asset management and other advisory services. We will assist clients with identifying their risk tolerance and investment objectives and recommend third-party investment managers in relation to your stated investment objectives and risk tolerance. The third-party manager will take discretionary authority to determine the securities to be purchased and sold for your account. LDN Wealth does not have any trading authority with respect to your designated account managed by the third-party manager. Our UK Consulting and Transfer Advisory Services provide consulting and transfer advisory services to United Kingdom (“UK”) nationals or other nationals residing in the United States who have pension assets held within the United Kingdom. Please see **Item 4 of Form ADV Part 2A**.

Limited Investment Offerings: We do not recommend any securities to clients. Instead, we recommend investment allocations and investment managers designed to be suitable for each client relative to that client’s specific circumstances and needs.

Account & Fee Minimums: There are no minimum investment amounts or conditions required for establishing an account managed by us. The minimum flat fee generally charged for financial planning services on a flat fee basis is \$1,000.

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: Initial Financial Planning Services are charged a flat fee arrangement ranging between \$1,000 and \$18,000. On-Going Financial Planning, Administration and Review Services are charged monthly, quarterly or annually in arrears and based on the assets managed by the third-party manager. LDN Wealth’s annual fee ranges between 0.30% and 0.75%. When LDN Wealth refers clients to Third-Party Investment Managers, we charge an annual ongoing fee ranging between 0.30% and 0.75% to oversee the continued suitability of pension trustees and third-party Investment Managers chosen. Fees will be calculated based on the value of the account at the end of the billing period and billed monthly, quarterly or annually in arrears. Our annual fee is always separate from and in addition to the fee charged by the Third-Party Manager. The client’s total fee will not exceed 2% of total assets when a third-party manager is used. For our UK Consulting and Transfer Advisory Services, clients will pay an initial fee covering time and services for consultation, review, planning, advice and establishment of a Self-Invested Personal Pension (“SIPP”) and/or other

applicable plans. The initial fee ranges between \$1,000 and \$18,000 based on an hourly rate of \$350, not based on assets under management. The ongoing fee is based on a tiered fee schedule which ranges between 0.30% and 0.75%.

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.

1) 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. 2) Our investment adviser representative also serves as a real estate agent. This creates a conflict of interest if your investment adviser representative recommends their services as a real estate agent. 3) We also have an investment adviser representative who is the owner and broker of a mortgage loan company. Clients are never obligated to use or take the advice from the related mortgage company.

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 representatives based on a percentage of a flat fee, not dependent on the level of revenue they generate for the firm.

Additional Information: For more information about these conflicts of interest, please see **Item 10** of our **Form ADV Part 2A**.

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

No. Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives 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 LDN Wealth, LLC

Additional information about us and a copy of this relationship summary are available on the Internet at www.ldn-wealth.com. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/175348>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 407-567-1945.

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?*