



## *Client Relationship Summary*

### March 2022

N.E.W. Advisory Services (“N.E.W.”, “we” or “us”) is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

N.E.W. offers investment advisory services to retail investors. We offer asset management services, financial planning, 401(K) advisory and retirement plan consulting.

- N.E.W.’s **asset management services** include determining which of our model portfolios would be most suitable for you. N.E.W. helps customize your portfolio allocation by taking into consideration your financial situation, limitations or restrictions, and the current market and economy. Generally, you will grant N.E.W. discretionary authority to make investment decisions on your behalf.
- N.E.W. offers broad-based and specialized **financial planning services**. Financial planning services will typically involve providing a variety of services, principally advisory in nature, to clients regarding the management of their financial resources based upon an analysis of the client’s individual needs.
- N.E.W. provides **retirement consulting services** to employee benefit plans and their fiduciaries. The services are designed to assist the plan sponsor in meeting its management and fiduciary obligations to the plan under ERISA. In addition to the fiduciary services provided above, N.E.W. Advisory Services, LLC may perform certain non-fiduciary services for employee benefit plans and their fiduciaries

For additional information regarding services offered by N.E.W, please refer to Item 4 of our [Form ADV, Part 2A](#) (the “**Brochure**”).

#### **What 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?*

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.

N.E.W. offers clients two account options: A wrap fee program or bundled fee program and a non-wrap or unbundled fee program. The difference between a wrap fee program and a non-wrap fee program is that in a wrap fee program, the client will pay a higher advisory fee but will not pay transaction charges.

In addition to the advisory fees, a client will pay fees for custodial services, account maintenance fees to the account custodian and any third-party platform, and other fees associated with maintaining the account. Such fees are not charged by N.E.W. and are charged by the product, broker/dealer or account custodian. Additionally, for mutual fund products, clients will pay the proportionate share of the fund’s management and administrative fees and sales charges as well as the mutual fund adviser’s fee. A more detailed description of the fees and compensation can be found in your investment management agreement as well as in Item 5 of the [Brochure](#).

What to ask us:
<ul style="list-style-type: none"><li>• 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?</li></ul>

***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 that means.

Our financial professionals are also registered representatives of the broker/dealer Geneos Wealth Management, LLC (“Geneos”). Geneos may pay our professionals commission for using their services to manage your money. It is important that you understand this relationship exists and also know that you may select other services to implement your investment strategy. Additional information regarding conflicts can be found in Items 8 and 12 of our [Brochure](#).

What to ask us:
<ul style="list-style-type: none"><li>• How might your conflicts of interest affect me, and how will you address them?</li></ul>

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

N.E.W.’s financial professionals are compensated based on a percentage of the total assets that they manage for you. Additionally, they may also receive commissions and other compensation for the sale of investment products recommended by them such as life insurance, annuities, etc.

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

No. For more information, please refer to Item 9 of our [Brochure](#), you may visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

What to ask us:
<ul style="list-style-type: none"><li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li></ul>

For more information or a copy of this CRS or ADV, please visit our website [northrightfinancial.com](http://northrightfinancial.com) or call (920) 712-7800.

What to ask us:
<ul style="list-style-type: none"><li>• Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?</li><li>• Who can I talk to if I have concerns about how this person is treating me?</li></ul>