

Item 1: Introduction

Northwind Financial, LLC, is registered with the Securities and Exchange Commission (SEC), as an Investment Advisory firm. We think it is important for you to understand how advisory and brokerage fees differ and that information will help with your decision making. Free and simple tools are available to research firms and financial professional at the following links:

<https://adviserinfo.sec.gov>

<https://Investor.gov/CRS>

It is important that retail investors understand that fees for Investment Advisory and brokerage services differ.

It's also important to understand these differences, so do your research and ask questions.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We are a Fee-Only Registered Investment Advisory Firm. We do not accept payments from any source other than you, our client. We do not engage in soft dollar arrangements.

The main services we provide for retail investors are investment portfolios for an asset-based fee, and financial planning, which is based on an hourly or fixed fee. Our advice is based on meeting with you to understand your goals, current financial situation, risk tolerance and as well as other topics, for instance, retirement and estate planning.

We monitor client portfolios quarterly, at a minimum, as part of our standard services. Our financial planning services will address your questions and will refer you to the appropriate expert to implement those ideas. For example, your estate planning desires.

You may participate in both or either of our services: investment portfolios and/or financial planning services. There are no requirements for asset size of an investment account.

We manage portfolios on either a discretionary or non-discretionary basis for retail investors. Discretionary authority enables the Advisor to determine the security, the amount, and the timing of the trade. Non-discretionary management means the client determines the factors in buying/selling of securities. We do not limit the types of investments in offering investment advice.

Additional information may be found in our Firm Brochure, Form ADV, Part 2A brochure (Items 4 and 7) at <https://adviserinfo.sec.gov>.

Questions 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 those qualifications mean?***

Item3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our annual fees for Individual Portfolio Management are based on a percentage of assets under management and generally range from 0.65% to 1.50% of assets. Fees cover transaction costs including trading fees and retirement account fees. You may pay custodial fees for account transfers, for example, as well as other custodial fees.

Fees are billed on a quarterly basis in advance based on the value of the account on the last day of the quarter. Fees are calculated on a family or company level and assets aggregated for purposes of determining total Assets Under Management for the fee calculation. Your fee percentage will decline if you reach a fee threshold.

Since you will pay a fee to the Firm, there is a conflict of interest since the more assets we manage, the higher your fees will be. This may create an incentive for the firm to encourage you to invest more assets.

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. Our firm will make less if your account value declines and more money if your account value increases.

You will also pay fees for any other investments chosen, such as fees to Mutual Funds, Exchange Traded Funds (ETF's), and variable annuities.

We disclose these fees to you prior to selection of any of these investments.

You will also pay a fee for any Financial Planning services you contract with us. All fees for this service are disclosed prior to engaging in our Financial Planning services. This fee is separate from our Portfolio Management services.

Additional information about fees are in our Firm Brochure Item 5, at the following link: <https://adviserinfo.sec.gov>

Questions to Ask Us:

- ***Help me understand how these fees and costs will affect my investments. If I give you \$10,000 to invest, how much will go to fees, and how much will be invested for me?***
- ***How do you determine what fee I will be charged?***
- ***What are your legal obligations to me when acting as my investment advisor? How do your financial professionals make money?***

When we act as your investment advisor, we must act in your best interest and not put our interest ahead of you. 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 this can affect the investment advice we provide you. **Here's an example to help you understand what this means:**

We have a conflict of interest if you engage us as a Financial Planning client and a Portfolio Management client, due to the fact you will pay a higher fee. Also, similar services may be available elsewhere for a similar or lower cost.

Additional information about conflicts of interest are in our Firm Brochure Item 11, at the following link: <https://adviserinfo.sec.gov>

Questions to Ask Us:

- ***"How might your conflicts of interests affect me and how will you address them?"***
- ***"Are you compensated by any Third Parties?"***

"How do your financial professionals make money?"

Our firm's financial professionals make money from the fees you pay directly to us each quarter. This creates a conflict of interest, and you should ask us about these conflicts to understand how it impacts you. There is no "non-cash" compensation paid to our advisors. All compensation is based on Individual Portfolio Management fees and Financial Planning fees paid to our firm. Financial Planning fees paid to Advisors may be based on a flat fee or an hourly charge, which is disclosed prior to any planning work. There are no other forms of compensation paid to our advisors.

Item 4: Disciplinary History

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

Firm: No. Financial Advisors: No.

Questions to Ask Us:

As a financial professional, do you have any disciplinary history? If so, what type of conduct?

Free and simple tools are available to research firms and financial professionals at the following link: www.investor.gov/CRS

Item 5: Additional Information:

For more specific information about our Firm's investment advisory services, go to <https://adviserinfo.sec.gov> and search by our CRD number: 342069. You may also call our office 541-318-7871 to request a copy of the relationship summary.

Questions to Ask Us:

- ***Who is my primary contact person?***
- ***Is he or she a representative of an investment advisor or a broker-dealer?***
- ***Who can I talk to if I have concerns about how this person is treating me?***