

### **Introduction**

Nelson Ivest Brokerage Services, Inc. (NIBS) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to investors, research firms, and financial professionals at [Investors.gov/CRS](https://www.investors.gov/CRS) or [Finra.org](https://www.finra.org), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer brokerage services to retail investors, including buying and selling securities and making related recommendations. We monitor the performance of the funds our clients own on a voluntary basis. We do not retain discretionary authority over your investments. You make the ultimate decision regarding the purchase or sale of investments. We offer actively managed mutual funds and in very limited circumstances insurance products such as variable annuities. Other firms may offer a wider range of choices with varying costs. Your account statements are delivered each quarter with your choice of paper or electronic copies. The value of your account is available anytime on certain secured on-line platforms. We do not have any account minimums or inactivity fees.

*For additional information, please visit [www.NelsonFinancialPlanning.com](https://www.NelsonFinancialPlanning.com) and the SEC's Regulation Best Interest which can be found at <https://www.sec.gov/rules/final.shtml>*

### **What fees will I pay?**

The principal fees and costs that you will pay are set by the prospectus governing your mutual funds. These fees and costs include an on-going component that is between 0.25% and 1 % of the value of your account that is assessed and paid to us by the mutual fund company on either a monthly or quarterly basis. Depending on the type of fund, fees and cost can also be transactional in nature and assessed at initial investment or on liquidation.

The more assets you have in your account, the more you will pay us. We therefore have an incentive to increase the value of the assets in you account in order to increase our compensation.

*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.*

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### **What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?**

When we provide you with a recommendation, 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 interest as any cost reduces your gross investment return. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means.

Because we receive compensation based on the amount of your assets that are held with us, we have an incentive for you to add other assets to your existing accounts and as such this presents a potential conflict of interest. In addition, our firm's financial professionals include licensed insurance agents who can sell insurance products such as variable annuities. These products generate direct commissions to the agents and as such present a potential conflict of interest.

In addition, NIBS is under common control with Nelson Advisory Services, Inc., a state registered investment advisory firm in Florida. Some of the financial professionals, who are Registered Representatives (RR) of NIBS are associated with NAS as Investment Advisor Representatives (IAR). When acting in the capacity as a RR of NIBS, the RRs of NIBS will not recommend investment advisory services. Clients are not obligated to act on any investment recommendations made by NIBS through our firm or any affiliated entity. NIBS and NAS have shared personnel and the potential to have shared clients as well. If a client were to receive services of NAS, then the client would receive the NAS disclosure documents including its Privacy Policy, Form CRS, Form ADV, and Form ADV-Part II.

*For additional information*, the SEC's Regulations Best Interest which can be found at <https://www.sec.gov/rules/final.shtml>

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

Our firm's financial professionals are primarily compensated on a salaried basis. They receive an annual discretionary bonus based on the overall revenue of the firm and other subjective job performance factors. In addition, they receive a portion of any fees paid by their own clients. This creates a potential conflict of interest in that our professionals receive higher compensation the more clients they are able to bring into the firm.

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

Yes, one of our financial professionals had a small civil judgement issued against them over 15 years ago.

*For additional information*, visit [Investor.gov/CRS](http://Investor.gov/CRS) or [Finra.org](http://Finra.org) for a free and simple search tool to research us and our financial professionals.

### **Additional Information**

*For additional information about our services*, please visit [www.NelsonFinancialPlanning.com](http://www.NelsonFinancialPlanning.com) and [Finra.org](http://Finra.org) (search CRD # 3002). If you would like additional, up-to-date information or a copy of this disclosure, please call 407-629-6477.

### **Questions to ask us**

- Given my financial situation, should I choose a brokerage 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?
- 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Who is the 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?