

## **Introduction**

Nelson Advisory Services, Inc ("NAS") was founded in 2026 as a state registered investment advisory firm in Florida. Investment advisory and brokerage 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://investors.gov/CRS) or [Finra.org](https://finra.org), which also provides educational materials about investment advisers, broker dealers, and investing.

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

NAS provides investment management services that allows our clients the option of flat fee planning, hourly financial planning, or a percentage of assets under management based on each client's own individual needs. Services may include, but are not limited to, wealth planning, retirement planning, investment planning, philanthropic planning, and income planning. We monitor the performance of the investments our clients own on a voluntary basis. Such voluntary account review of client's objectives and risk tolerance do not represent an account maintenance service. We do not retain discretionary authority over your investments. You make the ultimate decision regarding the purchase or sale of investments. We offer a wide range of investment options designed to meet our clients' long-term goals and objectives and their risk/reward profile. 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 see our investment Advisor Brochure which can be found at [www.NelsonFinancialPlanning.com](http://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 depend on the type of advisory services you choose.

Our Flat Planning Fee services allows you to pay one flat fee for specific services. The flat fee depends on the scope of services provided but is based on the amount of time, effort, degree of difficulty and energy required to provide such services. This fee can therefore have a broad range from \$100 to \$10,000 and, before engaging in such flat fee planning, NAS will provide a quote to the client specifying scope of services and the exact amount of the fee. Upon agreement of such fee, both NAS and the client will sign a flat fee planning document acknowledging both the fee and the scope of services.

Our Hourly Financial Planning Fee services allows you to pay a fee based on the specific amount of time spent on such services. Depending on the individual expertise required, the hourly fee can range from \$200 per hour to \$1,000 per hour. Before engaging in such hourly planning fee, NAS will provide an estimate to the client of the amount of time and the hourly rates for the individuals involved in such services.

Our Percentage of Assets Under Management Fee services allows you to pay a fee on a valuation basis where such fees are computed at an annualized percentage of assets under management including cash balances, accrued interest and dividends. The actual fee for any portfolio is negotiated based on the unique objectives of each client, the complexity of the investment plan, types of assets held in the account, and other factors. Fees are negotiable and may be a flat fee rate or a tiered fee rate.

The table below shows the fee ranges generally charged at certain dollar levels for Investment Management portfolios.

Portfolio Value Between		
\$0	-\$999,999	1.5-1.8%
\$1,000,000	-\$2,499,999	1.0-1.5%
\$2,500,000	And above	negotiable

These fees are paid quarterly, in arrears. Our advisory accounts are cleared through Charles Schwab & Co., Inc. Upon selection by the client, both NAS and the client will sign a specific agreement (the "Advisory Agreement") detailing the type of advisory services chosen and the associated fees and costs.

*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.

With our Percentage of Assets Under Management Fee services, 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 your account in order to increase our compensation.

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, NAS is under common control with Nelson Invest Brokerage Services, Inc. ("NIBS"), member FINRA and SIPC. The financial professionals, who are Investment Advisor Representatives (IAR) of NAS, are associated with NIBS as Registered Representatives. When acting in a capacity as an IAR of NAS, the IARs of NAS will not recommend commission-based securities or insurance products, nor will they receive any commission-based compensation. Clients are not obligated to act on any investment recommendations made by NAS 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 NIBS, then the client would receive the NIBS disclosure document.

When recommending security investments or investment strategies, NAS and its financial professionals will put the client's best interest first. NAS financial professionals must treat the client fairly and comply with a number of specific obligations and regulations. If NAS or its financial professional's interests conflict with a client's interests, the firm will manage, mitigate, or eliminate said conflicts and/or inform the client of the conflicts.

NAS is used exclusively to facilitate the purchase and sale of equity and fixed income securities. Mutual funds are not recommended through NAS. Clients of NAS may have existing mutual fund positions that may be transferred into a new account in which the position(s) will be charged the agreed upon fee in the Advisory Agreement. NAS will not receive any 12B-1 fees on such positions. NIBS is used exclusively for actively managed mutual funds and, on rare occasion, variable annuities and its sole source of income is through 12B-1 fees and transaction charges. Term or whole life insurance may be recommended infrequently by certain IARs. Any such commissions are paid to a sister entity Nelson Investment Planning Services (NIPS) through an independent unaffiliated third-party insurance agent. The registered representatives of Nelson Invest Brokerage Services and the investment advisor representatives of Nelson Advisory Services are compensated exactly the same whether a client is advised through the broker/dealer or the investment advisory firm.

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

Our firm's financial professionals are primarily compensated on a salaried basis. In addition, they receive a portion of any fees paid by their own clients including through our Percentage of Assets Under Management Fee services. Generally, these fees are assessed quarterly at the rate described in your advisory agreement. To compute the charge, multiply the total statement value at the end of each quarter by the contract rate as specified your advisory agreement. One-fourth of the annual fee is collected quarterly. Compensation to our firm's financial professionals can also include a portion of any fees generated through our Flat Planning Fee or Hourly Financial Planning Fee services. 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?**

No.

*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) for our Investment Advisor Brochure. 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 or 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?
- 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?