

## ADV Part 3 - Form CRS: Customer Relationship Summary

### **Introduction**

Luesink Stenstrom Financial (LSF) is registered with the Securities and Exchange Commission as an investment advisor. The services we provide and fees we charge are different than those of a broker-dealer, and it is important for you, the investor, to understand the difference between the two. On this website [www.investor.gov/CRS](http://www.investor.gov/CRS) you will find more information and free and simple calculators, which also provides educational materials about broker-dealers, investment advisers, and investing. Here you will find a summary and some questions to ask.

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

*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 these qualifications mean?*

### **Wealth Management**

We offer investment advisory services including on-going financial planning (also called Wealth Management) to investors and work with individuals, joint accounts, individual retirement accounts and trusts. We don't have a minimum of assets under management, but we do have a minimum fee. The accounts are held in an account in your name at a qualified custodian like Fidelity Investments. With your permission (discretionary authority), we determine the securities or other assets to purchase or sell in your accounts. We use a selection of low-cost stock, exchange traded funds, mutual funds and bonds in taxable, tax deferred and Roth accounts. We monitor the accounts regularly and provide clients with a quarterly Portfolio Overview.

### **Financial planning**

We can only advise in your best interest when we really understand your values, your vision and what are important goals to accomplish that you want to use your financial resources for. At the beginning of our relationship we will create an integrated financial plan, taking into consideration cash flow analysis, retirement planning, asset protection or insurance, tax planning, college planning, estate planning and an investment analysis and recommendations; we charge a fee based on the complexity of the plan. Before investing your accounts, we create an Investment Plan in which we outline your investment goals and objectives, risk tolerance, time horizon for the accounts, withdrawal planning and asset allocation. Please also see our Form ADV Part 2A ("Brochure").

### **Fees, Conflicts, and Standard of Conduct – What fees will I pay?**

*Questions to ask us: 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?*

### **Wealth Management Fees.**

Our firm charges a fee, based on a percentage of the total value in your accounts. The annual charge for investment management including on-going financial planning services is calculated according to the following tier schedule:

|                           |                |
|---------------------------|----------------|
| First \$1,000,000         | 1.0% per year  |
| \$1,000,001 - \$5,000,000 | 0.75% per year |
| \$5,000,001 and above     | 0.60% per year |

Minimum Fee for investment management is \$10,000 (\$2,500 per Quarter).

Fees are paid every quarter and they are based on the market value of the account(s) as of the last day of the current quarter. Fees will be debited directly from your accounts and you will provide us a written authorization to do so.

**Third Party Costs:** In addition to the above fees charged for LSF's services, each mutual fund, index fund or exchange traded fund charges on-going management fees for the operations of the fund: the expense ratio. These management fees should not be confused with "loads" or commissions. The brokerage firm will also charge in some cases transaction fees for purchases and sales of mutual funds, index funds and/or exchange traded funds.

**Financial Planning Fees** Our fee is a minimum amount of \$5,000 and we will give you a fixed quote based on the number of hours we expect to spend in preparing a financial plan. We request a retainer of \$2,000 upon the signing of this agreement. The remainder will be paid in installments after each meeting with the last payment at the plan presentation meeting.

*Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?*

### **Conflicts of Interest**

As we collect an asset-based fee, the more assets there are in your account, in general the more you will pay in fees and the firm may therefore have an incentive to encourage you to increase the assets in your account. 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; also see our Form ADV Part 2A, Item 5 about fees.

### **Standard of Conduct:**

We are a fee-only firm and do not sell any insurance products nor get any commissions on the investments. As your financial planner, investment adviser and fiduciary, we are bound by law to act in your best interest and to place that above our own. We act in your best interests at all times. Our financial planning and investment management fees are fully disclosed. We do not partake in commissions or invest in commission-based products such as mutual funds with sales loads, annuities, insurance policies, mortgages, etc. We also do not take or pay referral fees.

### **Disciplinary History**

*Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?*

We do not have legal or disciplinary events in our history, nor in the history of our financial professionals. You can research Luesink Stenstrom Financial and our financial professionals on [www.investor.gov](http://www.investor.gov).

### **Additional Information**

*Questions to ask us: 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?*

Additional information about Luesink Stenstrom Financial and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available at [www.luesinkstenstrom.com](http://www.luesinkstenstrom.com). You can find other information about us on the SEC's Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/147972>.

For up-to-date information and to request a copy of the ADV Part 2 or this relationship summary, we can be reached by phone at (212) 405-1609.