

Landmark Wealth Advisors, LLC
Form ADV Part 3 - Customer Relationship Summary (Form CRS)
March 26, 2024

Item 1 - Introduction

Landmark Wealth Advisors, LLC (“Landmark Wealth”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2 - Relationships and Services

“What investment services and advice can you provide me?”

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Currently, we offer the following investment advisory services, which are personalized to each individual client:

- Portfolio Management Services
- Financial Planning Services
- Selection of Other Advisers
- Pension Consulting Services

Types of Investments

We primarily offer advice on equity securities, corporate debt securities, municipal securities, investment company securities such as mutual funds, exchange traded funds (“ETFs”) and variable annuities, and US Government securities. Additionally, we may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship. You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/brochure/166989>.

Conversation Starters: *Let’s discuss...*

- 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?

Item 3 - Fees, Costs, and Standards of Conduct

“What fees will I pay?”

The fees for these types of services are negotiated between the client and the Firm. We typically charge an annual percentage-based fee for portfolio management services. The annual fee is based on the average daily value of your account throughout the previous quarter. If you terminate services with the firm a prorated fee will be due for the number of days you were a client in the quarter. The following is a sample fee schedule provided for illustrative purposes.

Annual Fee Calculation

Under \$500,000	1.50%
\$500,000 to \$1,000,000	1.25%
Over \$1,000,000	1.00%

Our annual portfolio management fee is billed and payable quarterly in arrears or advance. At our discretion, we may negotiate fee’s that differ from the schedule listed above. At our discretion, we may agree to “household” certain client accounts for purposes of fee calculation depending on the client relationship and overall services provided. The exact services and fees will be agreed upon and disclosed prior to services being provided.

Financial planning services are provided for a fixed fee of \$2,500-\$5,000, or an hourly fee of up to \$200.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, third-party money managers and custodians. These charges may include securities brokerage commissions, transaction fees, custodial fees, fees charged by independent managers, margin costs, charges imposed directly by a mutual fund or ETF in a client’s account as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we receive higher fees. **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.**

Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/brochure/166989>.

Conversation Starters: *Let's discuss...* Help me understand how these fees and costs might affect my investments. If I give you \$200,000 to invest, how much will go to fees and costs, and how much will be invested for me?

“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. The following is an example to help you understand what this means:

- We can make extra money by advising you to invest in certain investments, such as Insurance Products, because (a) they are issued, sponsored or managed by us or our affiliates, (b) third parties compensate us when we recommend or sell the investments, or (c) both. Your financial professional also receives more money if you buy these investments.

For additional information, please see our [Form ADV, Part 2A](#) brochure.

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure by visiting this link: <https://adviserinfo.sec.gov/firm/summary/166989>.

Conversation Starters: *Let's discuss...* How might your conflicts of interest affect me, and how will you address them?

“How do your financial professionals make money?”

Representatives of our firm are compensated with a profit share based on asset management revenues collected by the firm after operational expenses and company reserves have been satisfied. In addition, those investment advisor representatives that are also dually registered as broker-dealer representatives and/or insurance agents may receive additional compensation based on securities or insurance product sales. Certain individuals are also compensated in their outside capacity as a bookkeeper.

Item 4 – Disciplinary History

“Do you or your financial professionals have legal or disciplinary history? For what type of conduct?”

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Conversation Starters: *Let's discuss...* As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 - Additional Information

For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at <https://adviserinfo.sec.gov/firm/summary/166989>. To obtain up-to-date information and request a copy of the Customer Relationship Summary, please contact Timothy Bangertter at tim@landmarkwa.com. Our Firm and its representatives have a fiduciary duty to all clients. Please call us at (801) 295-8700 if you have any concerns.

Conversation Starters: *Let's discuss...*

- 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?

Material Changes:

We have updated Item 3 to reflect our updated billing schedule and calculations, as well as financial planning fees.