



LONGVIEW

Client Relationship Summary
(Form CRS)
March 27, 2024

Longview Financial Advisors, LLC (“Longview”) is an SEC-registered investment adviser that provides advisory services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This document is a summary of the types of services we provide and how you pay for these services. For additional information and free and simple tools to research firms and financial professionals, visit [Investor.gov/CRS](https://investor.gov/CRS). You can also find educational materials about broker-dealers, investments advisers and investing at this site.

What investment services and advice can you provide me?

We offer financial planning and investment advisory services to retail investors. We provide investment services in accordance with the investment objectives of each of our clients. We assess client goals, resources, and risk tolerance at the outset, to develop a set of guidelines for account management on a discretionary basis.

As part of its services, Longview continuously monitors investment and conducts frequent reviews of accounts. Each account is reviewed no less than quarterly to ensure the structure of the portfolio is in line with the stated investment objective. These reviews may increase based on the client’s individual circumstances or the market, political, or economic environment.

Longview provides advisory services to you on a discretionary basis. This means that Longview provides investment advice and makes final investment decisions and brokerage selection under a limited power of attorney. Clients always maintain asset control as their accounts are held with qualified custodians. Longview will make investment decisions based on the client’s objectives set forth in the initial agreement. Longview manages portfolios that typically consist of Dimensional Fund Advisors funds and passively and actively managed mutual funds and exchange traded funds as the core investment. Investment strategy for a specific client is based upon a client’s objectives and risk profile, which are discussed with you during initial and subsequent client meetings.

Longview also provides investment advisory services to institutional ERISA retirement plans that assists plan sponsors in creating processes documentation that allows them to meet their fiduciary obligations. These services may include the development of an investment policy statement, plan reviews, plan fee/cost reviews, vendor selection, assessment of investments and participant education. For these types of accounts, in very limited circumstances, Longview may provide investment management services on a non-discretionary basis, which means Longview will manage the clients’ accounts as the Firm does for its discretionary clients as described above, except Longview will consult with the client prior to implementing any investment recommendation.

Longview generally provides investment advice to individuals, pension and profit-sharing plans, trusts, estates, or charitable organizations, and corporations or business entities. Longview’s minimum opening account balance is \$2 million but we will consider accepting a lower initial account balance. For additional information, see Item 4 of our ADV Part 2A (Brochure) which can be accessed [here](#).

 **The SEC has recommended some key questions or “conversation starters” to ask about your individual financial situation:**

- 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?

What fees will I pay?

Longview charges an asset-based management fee for its advisory services which you pay whether you make or lose money on your investments. Accounts under \$500,000 may have a yearly minimum fee of \$5,000. Longview bills management fees in arrears, and these fees are charged quarterly. The advisory fee does not include fees related to mutual fund fees, transaction fees, and other related account costs and expenses including custodial fees, transfer taxes, wire transfer and electronic fund fees, and other taxes and fees. Longview's advisory fees are asset-based, meaning that the more you invest with Longview, the higher your fee will be.

 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?

Longview deducts your management fee from your account each quarter. Other fees and costs are also deducted from your account and should appear on your monthly statement that you receive from your broker and/or custodian bank. Longview may also charge an additional fee for financial planning services. 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. For additional information, please see Item 5 of our Form ADV Part 2A (Brochure) accessible [here](#).

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. Here is an example to help you understand what this means. For example, Longview receives support services from Schwab, a broker-dealer and custodian, without cost on the condition that clients maintain assets at Schwab. Services are not provided in connection with securities transactions of clients (i.e., not "soft dollars"). However, Longview's receipt of economic benefits creates a conflict of interest since these benefits may influence the Firm's choice of broker-dealer over another. Thus, Longview has an incentive to select a broker-dealer based on Longview's interest in receiving the research or other products or services, rather than on the clients' interest in receiving the lower commission. More information on these benefits and potential conflicts of interest are described in Item 12 of our Form ADV Part 2A (Brochure) accessible [here](#).

 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 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?

How do your financial professionals make money?

Longview employees are compensated through management fees paid by advisory clients.

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

No. A free and simple search tool to research us and our financial professionals is available at investor.gov/CRS. Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (415) 256-7700 or by clicking [here](#).