

NWF Advisory Services Inc. Form CRS

Item 1 Introduction

03/31/2025

NWF Advisory Services Inc. is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate retail investors about financial professionals.

Item 2 Relationships and Services

What investment services and advice can you provide me?

Our firm offers the following principal investment advisory services to retail investors.

Our firm provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

- Financial planning—monitored annually as part of our standard service. Consent by signed client agreement. Defined as amount and timing of securities bought and sold..
- Wrap fee programs—monitored annually as part of our standard service. Consent by signed client agreement. Defined as amount and timing of securities bought and sold..
- Retirement planning—monitored annually as part of our standard service. Consent by signed client agreement. Defined as amount and timing of securities bought and sold..
- Portfolio management—monitored annually as part of our standard service. Consent by signed client agreement. Defined as amount and timing of securities bought and sold..
- Buying and selling securities—monitored annually as part of our standard service. Consent by signed client agreement. Defined as amount and timing of securities bought and sold..
- Estate planning—monitored annually as part of our standard service. Consent by signed client agreement. Defined as amount and timing of securities bought and sold..
- Investment recommendations—monitored annually as part of our standard service. Consent by signed client agreement. Defined as amount and timing of securities bought and sold..

For additional information including minimum investment amounts, please see <https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).

Conversation starters. Ask your financial professional:

– 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, Conflicts and Standard of Conflict

What fees will I pay?

Our fees can be assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If you invest in a wrap fee program, asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore, those fees are higher than a typical asset-based advisory fee.
- If our firm charges hourly fees, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to representatives and/or the firm receiving additional compensation.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. Examples of the most common fees and costs are wrap program fees.

Additional Information:

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.

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

Conversation starters. Ask your financial professional:

– *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?*

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 are examples to help you understand what this means.

- Our firm receives third-party payments for certain products it offers as well as certain share classes and therefore has a financial incentive when recommending. These payments will impact the value of your investment over time.

Conversation starters. Ask your financial professional:

– *How might your conflicts of interest affect me, and how will you address them?*

Additional information:

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

How do your financial professionals make money?

- Our professionals are compensated based on the amount of assets they service and therefore earn higher compensation for investing more of your money.
- Our professionals are compensated based on the needs of the client and therefore if the account is more complex, they will earn more.
- Our firm earns additional revenue from our financial professionals when they manage accounts, invest for their clients and make certain recommendations.

Item 4 Disciplinary History

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

Yes. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters. Ask your financial professional:

– *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5 Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.nwfadvisory.com; emailing at hscully@nwfadvisory.com or calling us at Heather Scully 310-475-5854.

Conversation starters. Ask your financial professional:

– *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?*