

Form CRS

Client Relationship Summary for Northpoint

December 31, 2024

Northpoint Wealth Financial Services, LLC is a registered investment adviser with the State of Oklahoma. We offer Investment Advisory Services using three custodians and use model portfolios. Investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

<p><b>What investment services and advice can you provide me?</b></p>	<p>We offer investment advisory services to retail investors, including advice on a variety of investment products, including, but not limited to, stocks, bonds, unit investment trusts, and mutual funds. Depending on the type of investment, the recommendation may be made for a managed account. The Financial Advisor determines the general investment advice to be provided to their clients based on information provided by the client.</p> <p>Investor services are offered to individuals, personal retirement, small business, 401(k) plans and trusts.</p> <p>Financial Advisor provides investment supervisory and investment management services on a discretionary basis. In discretionary accounts, the client authorizes the Financial Advisor to engage in securities transactions on the client's behalf without consulting the client in advance.</p>
<p><b>Conversation Starter: Ask your Financial Professional –</b></p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education and other qualifications?</li> <li>• What do these qualifications mean?</li> </ul>	
<p><b>What fees will I pay?</b></p>	<p>Fees for investment supervisory and investment management services are negotiable and are based on a percentage of assets under management. The base advisory fees range from .75% (asset value greater than or equal to \$1 million) to 1.5% (asset value between \$100,000 and \$999,999) of the assets under management.</p> <p>The fees for investment supervisory and management services will be in addition to any transactions fees charged by the Custodian, 12b-1 fees set by the fund company or other charges resulting from transactions in the account(s) charged by the platform. The firm's MAMP and Altruist Model Portfolio programs offer investments in no-load mutual funds and ETFs.</p>

	<p>The funds include “Institutional” Class and “A” Class shares. Shares do not include upfront or deferred sales charges or transaction fees (NTF). A separate platform may be charged depending on the Custodial platform.</p> <p>The Firm bills its fees monthly, in arrears, based on that month’s end of month, statement balance or average monthly balance, depending on the Custodial platform.</p> <p><i>By charging <b>asset-based fee</b>, the more assets there are in a retail investor’s account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.</i></p> <p>Financial Advisors execute securities transactions on a discretionary basis. Prior to executing any discretionary transactions, we will obtain written consent to execute transactions in this manner. Written consent will be obtained as part of the advisory agreement executed by the client and us.</p> <p><b>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.</b></p> <p>More information can be found by going to <a href="https://www.northpointwealth.com/Client-Resources.5.htm">https://www.northpointwealth.com/Client-Resources.5.htm</a> Form ADV, Part 2A brochure (Items 4 and 5 of Part 2A, Appendix 1) Dunham Wrap Fee Brochure.</p>
<p><b>Conversation Starter. Ask your financial professional—</b></p> <ul style="list-style-type: none"> <li>• <b>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?</b></li> </ul>	
<p><b>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?</b></p>	<p><b>When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours [as a fiduciary]. 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</b></p> <p>NTF funds may compensate or Custodians through shareholder service fees, administrative fees, 12b-1 fees or other distribution fees. Fees paid to Custodians by a fund may be in lieu of our normal transaction fees, and such transaction fees may be greater than or less than fees paid to them by the fund, depending on the value of shares and the holding period. All funds have fees and expenses that apply to investments in the fund, as described in the prospectus. Custodians reserves the right to discontinue the NTF program or change the funds available at any time.</p>

**Conversation Starter.** Ask your financial professional—

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

For additional information, please see go to <https://www.northpointwealth.com/Client-Resources.5.htm> Form ADV, Part 2A brochure and other applicable documents].

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

The firm's Financial Advisor is compensated based on the fees the firm bills on Assets Under Management. There may be a conflict of interest by *charging an **asset-based fee**, the more assets there are in a retail investor's account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.*

**Do your financial Professionals have legal or disciplinary history?**

**No.** Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional—

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

**Additional Information**

For additional information about our services, please see [www.northpointwealth.com](http://www.northpointwealth.com). If you would like additional, up-to-date information or a copy of this disclosure, please call 918-518-5910, ext. 1.

**Conversation Starter.** 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 have concerns about how this person is treating me?