



NORTHWEST

PLANNING ADVISORS

Firm Brochure

Form ADV Part 2A

This brochure provides information about the qualifications and business practices of Northwest Planning Advisors LLC. If you have any questions about the contents of this brochure, please contact us at (509) 324-8835 or by email at: info@nwpadvisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Northwest Planning Advisors LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Northwest Planning Advisors LLC's CRD number is: 297916.

Registration does not imply a certain level of skill or training.

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Item 2: Material Changes

The material changes in the brochure from the last annual updating amendment of Northwest Planning Advisors LLC on 03/20/2023 are described below. Material changes relate to Northwest Planning Advisors LLC's policies, practices or conflicts of interests only.

- Charles Schwab & Co., Inc. Advisor Services has acquired TD Ameritrade. Due to this acquisition clients of the firm have transitioned from TD Ameritrade to Charles Schwab & Co., Inc. Advisor Services. (Items 12 and 14)

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Item 4: Advisory Business

A. Description of the Advisory Firm

Northwest Planning Advisors LLC (hereinafter “NWP Advisors”) is a Limited Liability Company organized in the State of Washington. The firm was formed in July 2018, became registered as an investment adviser in 2018 and the principal owner is Dustin Michael Allbery.

B. Types of Advisory Services

Selection of Other Advisers Services

NWP Advisors may direct clients to third-party investment advisers to manage all or a portion of the client's assets. Before selecting other advisers for clients, NWP Advisors will always ensure those other advisers are properly licensed or registered as an investment adviser. NWP Advisors conducts due diligence on any third-party investment adviser, which may involve one or more of the following: phone calls, meetings and review of the third-party adviser's performance and investment strategy. NWP Advisors then makes investments with a third-party investment adviser by referring the client to the third-party adviser. NWP Advisors will review the ongoing performance of the third-party adviser as a portion of the client's portfolio. NWP Advisors may specifically direct clients to FormulaFolios Investments, LLC (CRD# 153467) or Brookstone Capital Management (CRD# 141413). While the client would not benefit from NWP Advisors services, clients may go directly to the third party investment adviser for advisory services.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; college planning; and debt/credit planning.

Investment planning involves working with clients to make sure their investments match their respective risk tolerance and goals. Tax concerns are addressed by working with the client to determine and compare effective tax rates for income, capital gains and other earnings or investments, then attempting to allocate the client's resources accordingly. Life insurance planning entails reviewing the life insurance and/or disability insurance needs of the client, together with any applicable dependents, spouse or other relatives, and assessing appropriate coverage for these individuals. College planning entails helping clients save for higher education, whether for the client or his/her children or other dependents, in the ideal manner to suit the client's overall financial goals and means. Financial planning to address retirement entails making sure clients are financially equipped for retirement in light of the client's anticipated income and expenses, investments, and other assets. Debt/credit planning consists of breaking down client budgets and aiding clients in decision-making as to current debt, anticipated significant expenses and potential debt, and avoiding excessive debt.

Services Limited to Specific Types of Investments

NWP Advisors generally limits its investment advice to mutual funds, fixed income securities, insurance products including annuities, equities, ETFs (including ETFs in the gold and precious metal sectors), treasury inflation protected/inflation linked bonds, non-U.S. securities and private placements, although NWP Advisors primarily recommends low cost index funds. NWP Advisors may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

NWP Advisors will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by NWP Advisors on behalf of the client. NWP Advisors may use model allocations together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent NWP Advisors from properly servicing the client account, or if the restrictions would require NWP Advisors to deviate from its standard suite of services, NWP Advisors reserves the right to end the relationship.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, and certain other administrative fees. NWP Advisors does not participate in wrap fee programs.

E. Assets Under Management

NWP Advisors has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$21,721,696.00	\$2,878,731.00	December 2023

Item 5: Fees and Compensation

A. Fee Schedule

Selection of Other Advisers Fees

NWP Advisors will receive its standard fee on top of the fee paid to the third party adviser. This relationship will be memorialized in each contract between NWP Advisors and each third-party adviser. The fees will not exceed any limit imposed by any regulatory agency. Specifically NWP Advisors may direct clients to FormulaFolios and Brookstone Capital Management.

These fees are negotiable.

NWP Advisors may specifically direct clients to FormulaFolios Investments, LLC. The annual fee schedule is as follows:

Total Assets	NWP Advisors' Fee	Third Party's Fee	Total Fee
All Assets	Up to 1.00%	Up to .75%	Up to 1.75%

The client will negotiate the fee with FormulaFolios Investments, LLC.

NWP Advisors may specifically direct clients to Brookstone Capital Management. The annual fee schedule is as follows:

Total Assets	NWP Advisors' Fee	Third Party's Fee	Total Fee
All Assets	Up to 1.00%	Up to .90%	Up to 1.90%

The client will negotiate the fee with Brookstone Capital Management.

Financial Planning Fees

Fixed Fees

The negotiated fixed rate for creating client financial plans is between \$500 and \$2,000. The fixed rate is based on an estimated amount of time the financial plan will take.

Disclosed hourly rate (eg. \$200) x Estimated amount of time to complete= Fixed Fee

Hourly Fees

The negotiated hourly fee for these services is up to \$200.

Lower fees for comparable services may be available from other sources. Clients may terminate the agreement without penalty, for full refund of NWP Advisors' fees, within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice.

In all instances, NWP Advisors will send the client a written invoice including the fee, the formula used to calculate the fee, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. NWP Advisors will send these to the client concurrent with the request for payment or payment of the adviser's advisory fees. Clients are urged to compare this information with the fees listed in the account statement.

Educational Seminars/Workshops

NWP Advisors provides periodic educational seminars and workshops to clients and the general public free of charge.

B. Payment of Fees

Payment of Selection of Other Advisers Fees

Fees for selection of FormulaFolios as third-party adviser are withdrawn directly from the client's accounts with client's written authorization. Fees are paid monthly in arrears. FormulaFolios Investments, Inc. will pay NWP Advisors the portion of the fee earned monthly in arrears.

Fees for selection of Brookstone Capital Management as third-party adviser are withdrawn directly from the client's accounts with client's written authorization. Fees are paid monthly in arrears. Brookstone Capital Management will pay NWP Advisors the portion of the fee earned monthly in arrears.

In all instances, NWP will send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. Also, NWP will include the name of the custodian(s) on the fee invoice. NWP will send these to the client concurrent with the request for payment or payment of NWP's advisory fees. Clients are urged to compare this information with the fees listed in the account statement.

Payment of Financial Planning Fees

Financial planning fees are paid via check. Fixed financial planning fees are paid in arrears upon completion. Hourly financial planning fees are paid in arrears upon completion. Upon completion, NWP Advisors will deliver the plan to the client. In the case of early termination prior to completion of the plan, NWP Advisors will deliver upon termination that portion of the plan that has been prepared.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by NWP Advisors. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

NWP Advisors collects its fees in arrears. It does not collect fees in advance.

E. Outside Compensation For the Sale of Securities to Clients

Neither NWP Advisors nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale

of mutual funds. Clients always have the right to decide whether to purchase NWP Advisors -recommended products and, if purchasing, have the right to purchase those products through other brokers or agents that are not affiliated with NWP Advisors.

Item 6: Performance-Based Fees and Side-By-Side Management

NWP Advisors does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

NWP Advisors generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

There is no account minimum for any of NWP Advisors' services.

Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

NWP Advisors's methods of analysis include Fundamental analysis, Modern portfolio theory, Quantitative analysis and Technical analysis.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

Quantitative analysis deals with measurable factors as distinguished from qualitative considerations such as the character of management or the state of employee morale, such as the value of assets, the cost of capital, historical projections of sales, and so on.

Technical analysis involves the analysis of past market data; primarily price and volume.

Investment Strategies

NWP Advisors recommends long term trading, short term trading, short sales, margin transactions and options trading (including covered options, uncovered options, or spreading strategies).

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Modern portfolio theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Quantitative analysis Investment strategies using quantitative models may perform differently than expected as a result of, among other things, the factors used in the models, the weight placed on each factor, changes from the factors' historical trends, and technical issues in the construction and implementation of the models.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Investment Strategies

NWP Advisors's recommendation of short sales, margin transactions and options trading generally holds greater risk, and clients should be aware that there is a material risk of loss using any of those strategies.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Margin transactions use leverage that is borrowed from a brokerage firm as collateral. When losses occur, the value of the margin account may fall below the brokerage firm's threshold thereby triggering a margin call. This may force the account holder to either allocate more funds to the account or sell assets on a shorter time frame than desired.

Options transactions involve a contract to purchase a security at a given price, not necessarily at market value, depending on the market. This strategy includes the risk that an option may expire out of the money resulting in minimal or no value, as well as the possibility of leveraged loss of trading capital due to the leveraged nature of stock options.

Selection of Other Advisers: Although NWP Advisors will seek to select only money managers who will invest clients' assets with the highest level of integrity, NWP Advisors's selection process cannot ensure that money managers will perform as desired and NWP Advisors will have no control over the day-to-day operations of any of its selected money managers. NWP Advisors would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment "style drift" or even regulatory breaches or fraud.

Short sales entail the possibility of infinite loss. An increase in the applicable securities' prices will result in a loss and, over time, the market has historically trended upward.

Short term trading risks include liquidity, economic stability, and inflation, in addition to the long-term trading risks listed above. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

NWP Advisors's recommendation of short sales, margin transactions and options trading generally holds greater risk of capital loss. Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term

securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Precious Metal ETFs (e.g., Gold, Silver, or Palladium Bullion backed “electronic shares” not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors.

Annuities are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

Private placements carry a substantial risk as they are subject to less regulation than are publicly offered securities, the market to resell these assets under applicable securities laws may be illiquid, due to restrictions, and the liquidation may be taken at a substantial discount to the underlying value or result in the entire loss of the value of such assets.

Options are contracts to purchase a security at a given price, risking that an option may expire out of the money resulting in minimal or no value. An uncovered option is a type of options contract that is not backed by an offsetting position that would help mitigate risk. The risk for a “naked” or uncovered put is not unlimited, whereas the potential loss for an uncovered call option is limitless. Spread option positions entail buying and selling multiple options on the same underlying security, but with different strike prices or expiration dates, which helps limit the risk of other option trading strategies. Option transactions also involve risks including but not limited to economic risk, market risk, sector risk, idiosyncratic risk, political/regulatory risk, inflation (purchasing power) risk and interest rate risk.

Non-U.S. securities present certain risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and the lesser degree of accurate public information available.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither NWP Advisors nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither NWP Advisors nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Dustin Michael Allbery is a licensed insurance agent and Vice President of Northwest Planning, Inc. From time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. NWP Advisors always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of NWP Advisors in connection with such individual's activities outside of NWP Advisors. Dustin Michael Allbery spends approximately 10 hours per week on this activity.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

NWP Advisors may direct clients to third-party investment advisers to manage all or a portion of the client's assets. Clients will pay NWP Advisors its standard fee in addition to the standard fee for the advisers to which it directs those clients. This relationship will be memorialized in each contract between NWP Advisors and each third-party advisor. The fees will not exceed any limit imposed by any regulatory agency. NWP Advisors will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients. NWP Advisors will ensure that all recommended advisers are licensed or notice filed in the states in which NWP Advisors is recommending them to clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

NWP Advisors has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. NWP Advisors's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

NWP Advisors does not recommend that clients buy or sell any security in which a related person to NWP Advisors or NWP Advisors has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of NWP Advisors may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of NWP Advisors to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. NWP Advisors will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of NWP Advisors may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of NWP Advisors to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, NWP

Advisors will never engage in trading that operates to the client's disadvantage if representatives of NWP Advisors buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Custodians/broker-dealers will be recommended based on NWP Advisors's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent.

NWP Advisors will recommend clients to use Charles Schwab & Co., Inc. Advisor Services Institutional, a division of Charles Schwab & Co., Inc. Advisor Services, Member FINRA/SIPC, Fidelity Brokerage Services LLC and Schwab Institutional, a division of Charles Schwab & Co., Inc. Advisor Service.

1. *Research and Other Soft-Dollar Benefits*

NWP Advisors does not trade client's accounts and therefore receives no research, product, or services from a broker-dealer ("soft dollar benefits").

2. *Brokerage for Client Referrals*

NWP Advisors receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. *Clients Directing Which Broker/Dealer/Custodian to Use*

NWP Advisors may permit clients to direct it to execute transactions through a specified broker-dealer. Clients must refer to their advisory agreements for a complete understanding of how they may be permitted to direct brokerage. If a client directs brokerage, the client will be required to acknowledge in writing that the client's direction with respect to the use of brokers supersedes any authority granted to NWP Advisors to select brokers; this direction may result in higher commissions, which may result in a disparity between free and directed accounts; and trades for the client and other directed accounts may be executed after trades for free accounts, which may result in less favorable prices, particularly for illiquid securities or during volatile market conditions. Not all investment advisers allow their clients to direct brokerage.

Please see Item 14 regarding the various services provided by Charles Schwab & Co., Inc. Advisor Services.

B. Aggregating (Block) Trading for Multiple Client Accounts

NWP Advisors does not trade clients' accounts and therefore does not have the ability to block trade purchases across accounts.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for NWP Advisors's advisory services provided on an ongoing basis are reviewed at least Quarterly by Dustin M Allbery, President, with regard to clients' respective investment policies and risk tolerance levels. All accounts at NWP Advisors are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Dustin M Allbery, President. Financial planning clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

With respect to financial plans, NWP Advisors's services will generally conclude upon delivery of the financial plan.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of NWP Advisors's advisory services provided on an ongoing basis will receive a monthly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian. NWP Advisors will also provide at least quarterly a separate written statement to the client.

Each financial planning client will receive the financial plan upon completion.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

NWP Advisors participates in the institutional advisor program (the "Program") offered by Charles Schwab & Co., Inc. Advisor Services. Charles Schwab & Co., Inc. Advisor Services offers to independent investment advisor services which include custody of securities, trade execution, clearance and settlement of transactions. NWP Advisors

receives some benefits from Charles Schwab & Co., Inc. Advisor Services through its participation in the Program.

As disclosed above, NWP Advisors participates in Charles Schwab & Co., Inc. Advisor Services' institutional advisor program and NWP Advisors may recommend Charles Schwab & Co., Inc. Advisor Services to clients for custody and brokerage services. There is no direct link between NWP Advisors's participation in the Program and the investment advice it gives to its clients, although NWP Advisors receives economic benefits through its participation in the Program that are typically not available to Charles Schwab & Co., Inc. Advisor Services retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving NWP Advisors participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have NWP Advisors's fees deducted directly from client accounts as instructed by the third party investment adviser; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to NWP Advisors by third party vendors. Charles Schwab & Co., Inc. Advisor Services may also pay for business consulting and professional services received by NWP Advisors's related persons. Some of the products and services made available by Charles Schwab & Co., Inc. Advisor Services through the Program may benefit NWP Advisors but may not benefit its client accounts. These products or services may assist NWP Advisors in managing and administering client accounts, including accounts not maintained at Charles Schwab & Co., Inc. Advisor Services. Other services made available by Charles Schwab & Co., Inc. Advisor Services are intended to help NWP Advisors manage and further develop its business enterprise. The benefits received by NWP Advisors or its personnel through participation in the Program, as directed by the third party investment adviser, do not depend on the amount of brokerage transactions directed to Charles Schwab & Co., Inc. Advisor Services. As part of its fiduciary duties to clients, NWP Advisors endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by NWP Advisors or its related persons in and of itself creates a conflict of interest and may indirectly influence the NWP Advisors's choice of Charles Schwab & Co., Inc. Advisor Services for custody and brokerage services.

With respect to Schwab, NWP Advisors receives access to Schwab's institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Advisor Services. Schwab's services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For NWP Advisors client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab also makes available to NWP Advisors other products and services that benefit NWP Advisors but may not benefit its clients' accounts. These benefits may include national, regional or NWP Advisors specific educational events organized and/or sponsored by Schwab Advisor Services. Other potential benefits may include occasional business entertainment of personnel of NWP Advisors by Schwab Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist NWP Advisors in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of NWP Advisors's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of NWP Advisors's accounts. Schwab Advisor Services also makes available to NWP Advisors other services intended to help NWP Advisors manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, Schwab may make available, arrange and/or pay vendors for these types of services rendered to NWP Advisors by independent third parties. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to NWP Advisors. NWP Advisors is independently owned and operated and not affiliated with Schwab.

B. Compensation to Non – Advisory Personnel for Client Referrals

NWP Advisors does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

NWP Advisors does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the client's custodian. Clients will receive account statements from the custodian and should carefully review those statements for accuracy. Clients are urged to compare the account statements, reports and invoices they received from the custodian with those they received from NWP Advisors.

Item 16: Investment Discretion

NWP Advisors does not have discretion over client accounts at any time.

Item 17: Voting Client Securities (Proxy Voting)

NWP Advisors will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

NWP Advisors neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither NWP Advisors nor its management has any financial condition that is likely to reasonably impair NWP Advisors's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

NWP Advisors has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

NWP Advisors currently has only one management person: Dustin Michael Allbery. Education and business background can be found on the individual's Form ADV Part 2B brochure supplement. Form ADV Part 2B will be delivered in conjunction with Form ADV Part 2A.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

C. Calculation of Performance-Based Fees and Degree of Risk to Clients

NWP Advisors does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

**D. Material Disciplinary Disclosures for Management Persons
of this Firm**

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

**E. Material Relationships That Management Persons Have With
Issuers of Securities (If Any)**

Neither NWP Advisors, nor its management persons, has any relationship or arrangement with issuers of securities.