

## Item 1: Introduction

Leeward Financial Partners, LLC (“our firm”, “we”, “us”) is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.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 management, financial planning, and consulting services to retail investors. Our services are provided on both a discretionary, meaning that we can buy or sell securities without your prior approval, and non-discretionary, meaning we have to obtain your permission before we can buy or sell a security. We generally will invest your account in ETFs and stocks but may choose other securities, such as mutual funds, if it fits your objectives and needs. We generally require a minimum account size of \$2 million, however we may elect to reduce or waive this requirement. Reviews are conducted daily on trades made in your account. We also periodically review your goals and investment objectives.

*FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE ITEMS 4, 7, AND 13 OF OUR [Form ADV Part 2A](#).*

### *Conversation Starters:*

***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 Conduct

### What fees will I pay?

You will pay a quarterly fee based on the fair market value of the assets we manage for you for our investment advisory services. If you choose financial planning or a consulting service, we may charge a project-based flat fee, or a combination of a flat fee and asset-based fee determined by factors such as estimated time to complete and staff expertise. The more money you invest with us, the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. If your account grows, we will make more money. Conversely, if your account decreases, we will make less money. Our interests are aligned with yours in this way. We also offer a tiered fee schedule in which the fees assessed to your account balance decrease as your assets with us increase. While we do not charge you the following, you may also pay fees such as custodial fees, commissions, transactions fees, mutual fund and ETF fees, and account maintenance fees if applicable.

***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 ADDITIONAL INFORMATION REGARDING OUR FEES, PLEASE SEE ITEM 5 OF OUR [Form ADV Part 2A](#).*

*Conversation Starters:*

**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 SOME EXAMPLES TO HELP YOU UNDERSTAND WHAT THIS MEANS.**

The more assets you have with us, the higher the fee will be, thus giving us an incentive to encourage you to increase your assets in your account with us.

FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE ITEM 10 OF OUR [Form ADV Part 2A](#).

*Conversation Starters:*

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

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

Our firm's partners, "the financial professionals", are also owners of our firm and receive compensation based on the profitability of our firm. This could create a conflict of interest as these fees are deducted from client accounts.

## **Item 4: Disciplinary History**

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

No. Please visit [investor.gov/CRS](https://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

*Conversation Starters:*

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

## **Item 5: Additional Information**

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our website at [www.leewardfp.com](http://www.leewardfp.com). Please contact us at (206) 718-6644 for more up-to-date information or request a copy of this client relationship summary.

*Conversation Starters:*

**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?**