

## Introduction

Navalign, LLC (“Navalign”), is an investment adviser registered with the Securities and Exchange Commission. As a retail investor, you have two service choices to consider when working with a financial professional: an investment advisor or a broker-dealer. We feel it is vital for you to understand the differences between advisory and brokerage services in order to determine which service is right for you. We encourage to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for unbiased information. There, you will find free and simple tools to research firms and financial professionals, as well as educational materials about investment advisers, broker-dealers, and investing.

## What investment services and advice can you provide me?

Navalign is a registered investment adviser offering two distinct investment advisory services to retail investors. Our advisory services include: Asset Management, and standalone financial planning/consulting for both individuals and businesses.

Asset Management services are designed for individuals and families and are charged on an ongoing asset-based fee. Under this agreement services include portfolio design, monitoring, and discretionary maintenance. Asset management clients may also receive complimentary financial consulting. We will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals, and objectives. We’ll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Our agreement allows us to manage your accounts on a discretionary basis. This means our firm has the ability to buy and sell investments in your account without notice to you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. Our firm requires a minimum annual fee of \$2,000 for our Asset Management services, which is negotiable.

Financial planning is also offered as a separate standalone service for anyone that is not an asset management client of our firm. Final services delivered and costs will vary and are influenced by the scope of work desired and the data provided by the client. Fees can be either flat rate ranging between \$3,000 to \$25,000 or on an hourly basis starting at \$300 per hour.

*Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/119919>.*

**Questions to Ask Us:**

- 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 those qualifications mean?

## What fees will I pay?

You will be charged an ongoing fee based on the aggregate value of the investments in your account multiplied by a fee percentage established in your service agreement with us. Fees will be collected periodically, either quarterly or monthly, and will be based on the amount of days held for that period. Our maximum annual fee percentage is 1.25% however, your fee could be lower at our discretion. The amount of assets you have in your advisory account will influence the total you will pay annually. The more managed by us the more you will pay us, though your fee percentage may be lower. Therefore, it should be stated that we have a conflict of interest since encouraging you to increase the assets in your advisory account will increase our fees. Our firm’s fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account as they are collected.

The custodian that holds your assets may charge you a fee for their services. This could include transaction fees when we buy or sell an investment. Certain types of specialized accounts or investments also may have an annual custodial fee. We are very aware of these potential costs and continuously adjust our activities to avoid these additional costs when possible. Custodial fees are separate to our firm’s fees and are not shared with Navalign.

You may also pay charges for holding certain investments we purchase for you. Some mutual funds, index funds, and exchange traded funds, charge fees for their management and operating expenses, commonly referred to as “Fund Expense Ratios”, that will reduce the value of your investments over time. We take these costs into consideration before adding these positions to your portfolio.

## Form CRS – Client Relationship Summary

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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.

*Additional information about our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/119919>.*

### Questions to Ask Us:

- Help me understand how these fees and costs may 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:*

Our firm utilizes TD Ameritrade, Inc. (“TD Ameritrade”) as our custodian of choice. To obtain business from investment advisors like us, custodial firms will offer certain incentives that can benefit us economically. Examples include: providing specialized software complimentary or at discount rates, and group discounts for goods and third-party consulting services. Since our firm may receive economic benefits as a result of our relationship with TD Ameritrade, there is an incentive for us to recommend clients to hold and place transactions with TD Ameritrade. However, we believe the benefits provided with our relationship with TD Ameritrade are part of a normal course of doing business and that those benefits outweigh the potential conflicts of interest. We will always seek to act in your best interest.

*Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/119919>.*

### Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are employees of the firm and receive pay and benefits typical to most businesses. Advisor compensation is based on the revenue our firm collects from the advisory clients they are responsible for and services they provide. Support roles are salaried. All employees are eligible to earn bonuses and participate in profit sharing.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### Questions to Ask Us:

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

## Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #119919. You may also contact our firm at (818) 728-4500 to request a copy of this relationship summary and other up-to-date information.

### Questions to Ask Us:

- 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?