

## Relationship Summary

Nectarine Financial, 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. 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 advisers, and investing.

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

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We match prospective advisory clients like yourself to other registered investment advisers (“Third-Party Advisers”) or our own advisory personnel (“Nectarine IARs”). We initially present prospective advisory clients with a list of available Third-Party Advisers and Nectarine IARs through our interactive website platform (<https://hellonectarine.com/>) based on certain initial screening information collected from prospective clients. After reviewing the profiles of Third-Party Advisers and Nectarine IARs, prospective advisory clients will select the specific Third-Party Adviser or Nectarine IAR to engage for financial planning services. We will then facilitate the collection of various additional information from you (such as your investment objectives, age and life stage, professional background, current asset value, and income levels) on behalf of your selected Third-Party Adviser or Nectarine IAR. The financial planning services rendered either through a Third-Party Adviser or directly through us are generally inclusive of securities asset allocation recommendations as well as other financial planning topics as applicable. We do not ultimately manage any assets or otherwise monitor your financial accounts. We do not offer proprietary products. We do not have a minimum account size or investment account to utilize our referral services; however, the Third-Party Advisers on our platform may require such minimums. You retain sole and absolute discretion to hire a Third-Party Adviser presented through our interactive website platform.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/327155), available at <https://adviserinfo.sec.gov/firm/brochure/327155>.

#### **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?”

### ***What fees will I pay?***

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Retail investors will incur (i) a one-time flat fee for a one hour consultation with a Third-Party Adviser or Nectarine IAR that generally ranges from \$50 to \$750, or (ii) a one-time flat fee for a comprehensive financial planning engagement across multiple meetings with a Third-Party Adviser or Nectarine IAR that generally ranges up to \$10,000. If you elect to engage a Third-Party Adviser, we will share a portion of the fee we collect from you with the Third-Party Adviser. The specific amount to be paid by us to the Third-Party Adviser will vary, and you should review the associated disclosure that will be provided to you in connection with the referral we make. Please also review the advisory agreement of the Third-Party Adviser(s) we refer for a complete description of the advisory fees you will be charged. If you elect to engage a Nectarine IAR for financial planning services, your fee will be specified in our financial planning agreement.

In addition, retail investors may also incur additional fees and costs charged by third-parties to the extent they elect to act on the financial planning recommendations rendered. Such fees and costs could include, for example, custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](#).

#### **Conversation Starter**

- “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?”

## Relationship Summary

### ***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?***

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When we act as your investment adviser, and in connection with a referral to a Third-Party 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 is an example to help you understand what this means:

Because we earn referral fees from the Third-Party Advisers to whom we refer prospective retail investors, it creates a conflict of interest and a financial incentive to refer you to Third-Party Advisers that have agreed to compensate us. To the extent that certain Third-Party Advisers compensate us more than other Third-Party Advisers, it creates a conflict of interest and a financial incentive to refer you to Third-Party Advisers that compensate us most. We also have a financial incentive to present you with Nectarine IARs so we do not have to share any financial planning fees with Third-Party Advisers and can instead retain the entirety of such fees.

Shane Sideris is the Principal, Chief Compliance Officer, and investment adviser representative of Synchronous Wealth Advisors LLC ("Synchronous"), an investment adviser under common control with us. Shane Sideris' activity with Synchronous is separate and independent from his activity with us.

#### **Conversation Starter**

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

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

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Our financial professionals are compensated based on referral fees from Third-Party Advisers and directly from financial planning fees paid to Nectarine IARs. They are not compensated based on the sale of a particular product and do not earn commissions.

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

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Firm – no. Financial professionals – yes. You may visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### **Conversation Starter**

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

### ***Additional Information***

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You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <https://hellonectarine.com/>, emailing [info@hellonectarine.com](mailto:info@hellonectarine.com), or calling (858) 779-0115.

#### **Conversation Starter**

"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?"

## **Relationship Summary**

### **Relationship Summary – Exhibit of Material Changes**

Nectarine Financial, Inc. has amended its Relationship Summary as of April 9, 2024 to reflect the following material changes:

- The answer to “Do you or your financial professionals have a legal or disciplinary history?” has been changed from “No” to “Firm - no. Financial professionals - yes.”