New England Financial Planning Group, LLC - Client Relationship Summary

Introduction

New England Financial Planning Group, LLC d/b/a NEFPG ("our," "we," or "us") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). **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, which also provides educational materials about broker dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer personalized investment management services to retail investors by giving you continuous advice and making investments for your account based on your individual investment goals. We also offer financial planning services on either a one-time (i.e., creating a financial plan for you) or ongoing basis and investment consulting services. As a standard part of our investment management services, we monitor the investments in your portfolio on a quarterly basis. We will contact you (by phone or e-mail) at least annually to discuss your portfolio and to see if there are any changes in your financial circumstances and investment guidelines. You can choose an investment management account that allows us to buy and sell investments without asking you in advance (a "discretionary account") or we may give you advice and let you make the ultimate decision regarding the purchase or sale of investments (a "non-discretionary account"). In order for you to establish an investment management relationship with us, we require a minimum account size of $500,000, although we may waive this requirement under certain circumstances. We require a minimum fee requirement of $2,000 for Financial Planning Services clients.

YOU CAN FIND ADDITIONAL INFORMATION ABOUT OUR ADVISORY SERVICES IN ITEMS 4 AND 7 OF OUR **FORM ADV PART 2A**.

Some questions that may be helpful for you to ask us about our services:

- 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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We charge an asset-based fee for our investment management services either quarterly in advance or arrears. We charge an hourly fee for financial planning services where we create a financial plan which is payable 50% in advance with the balance upon completion. We charge fixed for ongoing financial planning services which is payable quarterly in advance. We charge an asset-based fee for our investment consulting services quarterly in advance. *In regard to our asset-based fee, the more assets that are in your account, the more you will pay in fees and therefore, we may have an incentive to encourage you to increase the assets in your account.*

In addition to our advisory fees, you may be responsible for paying some or all of the following types of fees:

- Fees paid to the custodian that holds the assets in your account
- The fees paid to managers of the mutual fund(s) that are selected for your account
- Transaction fees when an investment is bought or sold for your account

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 investment over time. Please make sure you understand what fees and costs you are paying.

YOU CAN FIND ADDITIONAL INFORMATION ABOUT THE COSTS ASSOCIATED WITH OUR ADVISORY SERVICES IN ITEM 5 OF OUR **FORM ADV PART 2A BROCHURE**.

A question that may help you understand how these fees and costs might affect your 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.

YOU CAN FIND ADDITIONAL INFORMATION ABOUT CONFLICTS OF INTEREST ASSOCIATED WITH OUR ADVISORY SERVICES IN ITEM 10 OF OUR **FORM ADV PART 2A BROCHURE**.

A question that may help you understand our conflicts of interest:

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

How do your financial professionals make money?

Our financial professionals make money based on the amount of assets that are under their management. In addition, certain of our financial professionals act as registered representatives of Raymond James Financial Services, Inc., member FINRA/SIPC, and may receive commissions when they assist in the execution of a transaction of a client in their capacity as a registered representative. In addition, certain of our financial professionals may receive a commission when recommending an insurance product.

DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? **No.**

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker dealers, investment advisers, and investing.

Some questions that may be helpful for you to ask us about our disciplinary history:

- As a financial professional, do you have any disciplinary history and, if yes, for what type of conduct?

Additional Information

Additional information about us is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number known as a CRD number. The CRD number for our advisory firm is 105254. Please contact us at 781-272-2200 if you would like a copy of this Client Relationship Summary or if you have any questions about the contents of this Client Relationship Summary.

Some questions that may be helpful for you to ask us about contacting us or making a complaint:

- Who is my primary contact person?
- Is he or she a representative of your advisory firm?
- Who can I talk to if I have concerns about how this person is treating me?