

Nottingham Advisors, Inc. (“we”, “us” or “our”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services 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 <http://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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Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include investment consulting, and investment management services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and investment consulting recommendations are not actively monitored. There are no material limitations to our monitoring. We accept discretionary and/or non-discretionary authority to implement the recommended transactions in client accounts. When engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. We offer advice on various exchange-traded funds (“ETFs”), mutual funds, individual debt and equity securities, options, and, for certain clients who qualify as “accredited investors” as defined under Rule 501 of the Securities Act of 1933, private placement securities, which include debt, equity, and/or pooled investment vehicles. Our services are generally subject to a minimum account value of \$100,000. Our authority over your account(s) shall continue until our engagement is terminated.

**Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here:**

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=967609](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=967609)

### *Let’s discuss...*

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?*
- *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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We offer our services on a fee basis. We charge a fixed or hourly fee for and investment consulting and a fee based upon assets under management for investment management and wealth management services. For ongoing services, the annual fee shall vary between 0.50% and 1.00% on an annual basis is prorated and charged quarterly. We do not have a minimum fee level. We offer our Financial Planning services on a fixed fee basis, generally between \$2,500 and \$15,000. The fee for any subsequent work shall be agreed to prior to commencing the engagement.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include charges imposed by the Financial Institutions and other third parties such as custodial fees, charges imposed directly by a mutual fund or ETF, which are disclosed in a fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the amount of assets in your account and the amount of assets subject to our standard fee schedule. 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 can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here:**

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=967609](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=967609)

*Let's discuss... 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?**

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**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.

- Financial industry affiliations. We are under common control with a federal banking institution and group of financial advisors offering securities, insurance, and advisory services through a third-party investment adviser and broker-dealer. This results in an incentive for us to recommend the services of these affiliates to our clients.

*Let's discuss... How might your conflicts of interest affect me, and how will you address them?*

**Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here:**

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=967609](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=967609)

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

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Our financial professionals are compensated based on the following factors and conflicts of interest:

- Revenue the firm earns from the financial professional's advisory services or recommendations. This results in an incentive to take steps to maximize revenue to the firm.

**Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.**

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

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No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

*Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?*

You can find additional information about our services on our website at [www.nottinghamadvisors.com](http://www.nottinghamadvisors.com) and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at [operations@nottinghamadvisors.com](mailto:operations@nottinghamadvisors.com) or call us at (716) 633-3800.

*Let's discuss... 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?*