



## LinePoint Partners & Co., LLC (CRD# 332598)

### Client Relationship Summary (Form CRS)

March 2025

#### INTRODUCTION

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Our firm, LinePoint Partners & Co., LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission (“SEC”). We offer advisory accounts and services to our clients. It is important to understand that investment advisory services differ from brokerage services in terms of fees, obligations, and the nature of the client relationship. To learn more about these differences and for educational materials on investment advisers, broker-dealers, and investing, visit [www.investor.gov/CRS](http://www.investor.gov/CRS).

#### RELATIONSHIPS AND SERVICES

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

Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments), investment advice, asset allocation, and securities and manager selection. When we act as your adviser, we have a fiduciary duty to assess if the services are appropriate based on your individual goals, objectives, time horizon, risk tolerance, liquidity needs, investment assets and income (“financial circumstances”). As part of our standard services, we typically monitor client accounts on a regular and continuous basis (*i.e.*, quarterly). We also offer to meet with you at least annually, or more frequently, depending on your needs. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. Our firm does not have a minimum account size. Please also see our Form ADV Part 2A (“Disclosure Brochure”), specifically Items 4 & 7.

**Some possible questions to ask your financial advisor:** 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

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##### What fees will I pay?

We will be compensated for providing ongoing investment advice and continuous monitoring of your portfolio. Our financial advisors determine their own investment advisory fee (the “advisory fee”) based on the services they are providing to you; however, such fee must not exceed the maximum advisory fee documented in our Disclosure Brochure, specifically in Item 5. Our advisory fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage (*i.e.*, asset-based fee). This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees. Our advisory fees vary and are negotiable. Separate and distinct from our advisory fee described above, we also charge a fee for accessing and utilizing our family office platform (the “platform fee”). Our platform fee compensates for distinct services, tools, and infrastructure not covered by our advisory fee and is designed to support our financial advisors for the benefit of client accounts that they manage and service at our firm. Our platform fee typically equates to forty percent (40%) of your advisory fee. The platform fee is billed quarterly, in advance, and may be reduced or waived at our discretion. In addition to our advisory fee and platform fee, you will also be responsible for direct

account expense and administrative costs paid by our firm on behalf of your account (*i.e.*, expenses related to custody fees and services provided by a qualified custodian, financial data feeds, and family office technology providing holistic wealth reporting), third party manager fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds, and applicable securities transaction fees, among others. Please reference our Disclosure Brochure, specifically Item 5, for more detail pertaining to the fees that we charge on client accounts.

**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.** Please also see our Disclosure Brochure for additional details.

**A possible question to ask your financial advisor:** 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. For more detailed information, please see Item 10 and Item 14 in our Disclosure Brochure. Here are some examples to help you understand what this means.

- For our advisory fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.

**A possible question to ask your financial advisor:** 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 compensated based on the revenue generated from advisory services. This means our financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

## **DISCIPLINARY HISTORY**

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

No, we do not have legal and disciplinary events. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free, simple search tool to research us and our financial professionals.

**A possible question to ask your financial advisor:** 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 information about our investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching **CRD #332598**. You can request up-to-date information and a copy of our Client Relationship Summary (Form CRS) by contacting us at [compliance@linepointpartners.com](mailto:compliance@linepointpartners.com) or (323) 886-3635.

**Possible questions to ask your financial advisor:** 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?