Introduction

Nicholas Hoffman and Co. is registered with the US Securities and Exchange Commission as an Investment Adviser. You have a choice among different types of financial services firms to assist you with your financial needs. Investment advisory services and fees differ from those at brokerage firms, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors. We provide personalized and customized financial planning and portfolio management services, which are typically combined under one all-inclusive fee. We also provide financial planning services on a standalone basis. As a registered investment adviser, we are held to what is known as a fiduciary standard, which covers our entire investment advisory relationship with you. The standard requires our constant commitment to our duty of loyalty and care to you, our client.

Financial Planning: A significant portion of our efforts are related to "non-securities advice," such as identification of financial goals and objectives, budgeting and cash flow management, education funding, retirement planning, philanthropic and estate planning, among others.

Portfolio Management: At the outset of our relationship, we spend time with you to understand your investment goals, risk tolerance and financial situation. We then develop an investment plan designed to meet your investment objectives and provide ongoing management of your assets. We typically choose from a wide variety of investment types to complete your portfolio and do not recommend any proprietary products (i.e., investments in which our firm or its employees have a financial interest). As part of our standard services, we regularly monitor your investments and review your portfolio on a quarterly basis. The frequency of our discussions will be by mutual agreement, but we will contact you at least annually to discuss your portfolio and update your investment plan, with interim reviews and updates anytime life changes or market conditions call for it.

We will manage your investment portfolio on a discretionary or a non-discretionary basis. When you choose a discretionary arrangement, we will have the authority to buy and sell securities in your account(s) without asking you in advance. You will sign an advisory agreement giving us this authority until either you or we terminate that agreement. Under a non-discretionary arrangement, we will provide you investment recommendations, but you ultimately decide what investments to buy and sell.

More detailed information on our services is available in our Form ADV Part 2A (our "Brochure") in Items 4, 7, 13, and 16. We are here to help you and encourage you to ask us questions. For example, you might want 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 these qualifications mean?*

What fees will I pay?

Our standalone financial planning services are provided on a fixed fee basis.

Fees for our combined ongoing financial planning and portfolio management services will be assessed as either a percentage of your investment assets under management, or a fixed annual retainer fee. If our fee is calculated as a percentage of assets we manage for you, you will be billed quarterly in arrears. If our fee is a fixed annual amount, you will be charged in quarterly installments, in advance or arrears, depending on your specific arrangement.

If all or a portion of your assets is managed by a third-party money manager, you will also pay the manager's advisory fee, which will be separate and additional to our fees. If we recommend that you invest in a Private Fund, the fees and other expenses assessed by the Private Fund will be separate from and in addition to our fee.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell a security in your account), custodian fees, and fees imposed by mutual funds and exchange traded funds.

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 information is available in our Form ADV Part 2A (our "Brochure") in Items 5 and 12. We are happy to discuss our fee arrangements in more detail with you. For example, you might want to ask us:

- *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 to you. Here are some examples to help you understand what this means.

- We recommend that you hold your investment account(s) with Charles Schwab & Co., Inc. ("Schwab"), which offers an advisor-based program that facilitates management of our clients' accounts. Many of Schwab's services directly benefit you as a client; however, other services (e.g. the provision of benchmarking data for our industry) benefit only us. Our receipt of such benefits creates an incentive for us to recommend that you maintain your account at Schwab.
- If we charge an investment advisory fee based on the amount of assets that we manage for you, we believe this fee structure aligns our interests with yours, since we earn more fees as the value of your portfolio increases. Nonetheless, this type of fee arrangement could also influence us to recommend that you deposit more assets in your account, which would increase our fees.

More information is available in our Form ADV Part 2A (our "Brochure") in Items 11 and 12. You might want 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 paid a salary and may receive a bonus based on performance. The bonus assessment takes account of revenues for which they are responsible and the profitability of our firm. Financial professionals who are owners of the firm receive a pro rata share of firm distributions based on profits. The receipt of compensation based on revenue or profits could influence us to recommend that you increase the assets that we manage. None of our financial professionals earn any type of commission (e.g., product sales commissions or revenue from securities bought or sold).

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

No. We encourage you to visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. We encourage you to ask us:

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

Additional information

Please refer to our Brochure for more details on our investment advisory services and other topics. Please call us at (404) 815-5050 or email ops@nhoffmanandco.com to request up-to-date information and a copy of the Client Relationship Summary and/or Brochure. We encourage you to ask us:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me?*