



## Form CRS - Client Relationship Summary

### ***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](http://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 combined with portfolio management services. We also provide family office services and standalone financial planning services.

**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.

**Family Office Services:** Services may include comprehensive investment oversight, consolidated asset reporting, financial planning coordination, philanthropic and wealth transfer planning, family governance and education, and collaboration with the client’s legal, tax, and other professional advisers.

**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. We also provide access to third-party managers and private funds. 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 with 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 family office services and 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 usually be billed quarterly in arrears. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to encourage you to increase the assets in your account in order to increase our fees. If our fee is a fixed annual amount, you will be charged in quarterly installments, in advance or arrears, depending on your specific arrangement.

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, private funds, and third-party managers.

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, 6 and 12.** We are happy to discuss our fee arrangements in more detail with you. For example, you might want to ask:

- *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 generally recommend that clients hold their investment account(s) with Charles Schwab & Co., Inc. (“Schwab”) and in certain limited instances, Fidelity Institutional Wealth Services (“Fidelity”), which each offer an advisor-based program that facilitates management of our clients’ accounts. Many of Schwab’s and Fidelity’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 and/or Fidelity.
- We are the sub-advisor to a private fund (the “Fund”) and earn a sub-advisory fee, and an entity affiliated with us earns carried interest (or “performance fee”) from the Fund, and thus its limited partners. The receipt of compensation from the Fund could incentivize us to recommend you invest in the Fund. Further, the receipt of carried interest creates a potential conflict of interest because we may be incentivized to make riskier investments to achieve greater returns or to allocate higher-performing investments to clients who pay performance-based fees as opposed to those who pay asset-based fees. The Fund sub-advisory fee and carried interest is waived for our advisory clients who pay us an advisory fee, subject to certain conditions.

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. As a fiduciary, we must eliminate any conflicts of interest or tell you about them in a way you can understand, so that you can decide whether to agree to them.

**More information is available in our [Form ADV Part 2A](#) (our “Brochure”) in Items 5, 6, 11 and 12.** Please 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](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals. You might want 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 [info@nhoffmanandco.com](mailto:info@nhoffmanandco.com) to request up-to-date information and a copy of the Client Relationship Summary and/or Brochure.** We encourage you to ask:

*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?*

**FORM CRS**  
**SUMMARY OF CHANGES EXHIBIT**

Set forth below is a summary of the changes made to the Nicholas Hoffman and Co. **Form CRS** on February 20, 2026:

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

- We added a description of our family office services, which may include comprehensive investment oversight, consolidated asset reporting, financial planning coordination, philanthropic and wealth transfer planning, family governance and education, and collaboration with the client's legal, tax, and other professional advisers.

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

- We added that family office services fees will be assessed as either a percentage of your investment assets under management or a fixed annual retainer fee.