

Introduction

Navigate Financial LLC is an investment adviser registered with the Securities and Exchange Commission. Navigate Financial LLC wants you to understand the advisory services it provides and the fees it charges for those services. There are free and simple tools available at www.investor.gov/CRS, which can help you research firms and financial professionals and also provide educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Navigate Financial LLC is a registered investment adviser that offers financial planning and investment management services to individuals, corporations, retirement plans, and other entities. Navigate Financial meets with you initially to understand your financial situation, existing resources, objectives, risk tolerance, and other factors affecting your investment decisions. Based on what we learn, we may recommend a financial plan and/or recommend a portfolio of investments, which we monitor regularly. We periodically send you updates about your investment accounts, recommend changes to your portfolios as needed, answer your questions, and reach out to you at least annually to review your accounts for potential adjustments in order to meet your changing needs and goals.

We manage investment accounts on either a discretionary basis or a non-discretionary basis. A discretionary arrangement allows us to buy and sell investments in your account without asking you. A non-discretionary arrangement means we must get your approval before making any investment changes to your account. The advisory agreement you sign with Navigate Financial describes the type of arrangement Navigate Financial has with you, including any limitations to our discretion. We provide you with numerous investing options and do not restrict our advice to limited types of products or investments.

We aim to serve clients from all backgrounds and therefore do NOT impose a minimum account size requirement for opening and maintaining accounts or otherwise engaging us.

Additional information about our advisory services is in Items 4 and 7 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/325945>.

Questions you might ask us related to “What investment services and advice can you provide me?” 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?

For our **Navigate** service, we charge a flat, monthly subscription fee for general advice and a suite of basic financial planning services. Sometimes, a specific type of financial planning service is not included in our basic financial planning subscription package. In those cases, you will pay extra for that specialized financial planning, such as an hourly fee or a one-time fee, and those terms will be outlined in the advisory agreement. We do not monitor the investments of clients who use our financial planning services because financial planning services are not considered to be investment advisory accounts.

For our **Navigate +** service, in addition to your monthly subscription fee, we charge a fee based on the value of the assets you have in your account. This service includes most of our financial planning services as well as our investment management services. Sometimes, a specific type of financial planning service is not included in our basic advisory fee. In those cases, you will pay extra for that specialized financial planning, and those terms will be outlined in the advisory agreement. The more assets you have in your investment account, the more you will pay in fees because our advisory fee is based on a percentage of assets. We therefore have an incentive to help you increase the assets in your advisory account, and we also have an incentive to help you avoid losses. Our investment advisory fees vary and are negotiable. We deduct our fees from your account automatically, which will reduce the value of your account.

For our **Navigate k** service, geared for 401(k) plans, our firm charges an advisory fee, typically a percentage of plan assets, although sometimes we charge a flat fee. Our annual fee shall not exceed 1.00% of assets under management, while a flat fee shall not exceed \$25,000. The scope of services to be rendered, and the fee for providing those services, are outlined in the Navigate Your 401(k) Agreement, which is signed by the client. Whether a percentage of plan assets or a flat fee, the recordkeeper pulls our firm's advisory fee from plan assets on a monthly or quarterly basis and forwards that fee to us. In rare cases, we can make special arrangements to bill the plan sponsor directly.

The custodian that holds your assets may charge you a nominal transaction fee when we buy or sell an investment for you. Such custodian fees are in addition to our firm's management fees. In most cases, however, clients will not be charged custodian fees. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. For certain illiquid securities, you may have to pay a surrender charge if you liquidate the investment before the surrender period ends, although we seldom recommend clients invest in investments that have surrender fees associated with them.

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 is in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/325945>.

Questions you might ask us related to “What fees will I pay?”

Help me understand how these fees and costs may 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. Here are some examples to help you understand what this means.

Navigate Financial might meet with a person who is considering rolling her/his 401(k) funds into an IRA account. That person may enjoy certain benefits associated with keeping the money in the 401(k) plan including, perhaps, lower fees. But there may be more attractive benefits associated with rolling the money into an IRA

with Navigate Financial, even if the person may pay a higher fee for having her/his money in an IRA. Navigate Financial must act in that person’s best interest to advise the client on this matter but should acknowledge Navigate Financial may receive higher fees if the client rolls the money out of the 401(k) account and into an IRA. Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/325945>.

Questions you might ask us related to “How do you make money, what are your legal obligations to me, and what conflicts of interest might you have?”

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

How does a financial professional make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, the time and complexity required to meet a client’s needs, and financial planning and consulting services they provide. Our firm has also received transition assistance from Charles Schwab & Co., Inc.

Does your firm or anyone on your team have legal or disciplinary history?

No, neither our firm nor any of its financial professionals has any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions you might ask us related to “Does your firm or anyone on your team have legal or disciplinary history?”

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

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #325945. You may also contact our firm at 801-905-1644 to request a copy of this relationship summary and other up-to-date information.

Questions you might ask us related to “Additional Information”.

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?