

### Introduction

Our firm, Bryant Woods Investment Advisors, LLC dba Landmark Wealth Management, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. We are happy to answer and explain any questions you may have. Additionally, there are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services include Comprehensive Portfolio Management. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually, if not more frequently, to review your portfolio and financial plan.

Financial Planning & Consulting is included in our Comprehensive Portfolio Management for no additional fee. These services include, but are not limited to, Retirement Planning and Projections, Tax Advice, Coordination of Estate Planning, Assessing Insurance Needs, Planning for College, and Charitable Planning.

You can select in our agreement whether we are allowed to make changes to your portfolio without asking you in advance ("discretion") or only make changes to your portfolio after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding making changes in your portfolio. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm. Our firm generally uses Mutual funds and Exchange Traded Funds (ETFs), however we are knowledgeable in a broad range of investment solutions and we do not restrict our advice to limited types of products or investments.

Our firm requires an initial minimum account balance of \$500,000 to open an account for our Comprehensive Portfolio Management services.

*Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/109379>, or at <http://www.landmarkfirm.com/>*

### Questions 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 those qualifications mean?

### What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our Comprehensive Portfolio Management maximum annual fee is 1.00%. The more assets you have in your advisory account, the more you will pay us in dollar value terms. We therefore have an incentive to increase the assets in your advisory account, as our fees will likewise increase. That being said, there are breakpoints on the percentage you are charged. As your assets under management increase, and you exceed these breakpoints, your average advisory fee will go down. Our firm's fees will be automatically deducted from your advisory account quarterly, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Fidelity, the financial institution that holds your assets, may charge a transaction fee for purchases or sales of certain investments, as well as some money movement transactions (i.e., overnighting a check or wiring funds). However, Fidelity will not charge you a transaction fee for U.S. listed equities and exchange traded funds if you opt into electronic delivery of statements or maintain at least \$1 million in assets at Fidelity. Fidelity also charges a fee in the case of outgoing transfers of assets resulting in the closure of an account. Fidelity's transaction fees are in addition to our firm's fees for our Comprehensive Portfolio Management service.

Some investments, such as mutual funds, and exchange traded funds, charge additional fees that will reduce the value of your investments over time.

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 located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/109379>.*

**Questions to Ask Us:** 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:*

Our firm's professionals include Certified Public Accountants. In such capacity, they may also provide income tax preparation or accounting services. These services are independent of our financial planning and investment advisory services and are governed under a separate engagement agreement. Clients have the option of engaging our firm for tax preparation or accounting services, however, they are under no obligation to do so.

Our firm also receives certain research, brokerage services, and discounts on software from our custodian, Fidelity, at no additional cost. Our firm receives certain research and brokerage services because we custody our client assets with them, and trade on their platform. We may otherwise have to pay for the services that we receive. Due to this arrangement, we have an incentive to recommend our custodian to you. That being said, we do an annual review of our Custodian to assess its fit for you relative to its competitors.

*Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/109379>.*

**Questions 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 compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. Our firm also compensates employees of our affiliate Chiampou, Travis, Besaw & Kershner LLP, for client referrals.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:** 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](http://www.adviserinfo.sec.gov) by searching CRD #109379. You may also contact our firm at 716-630-2489 to request a copy of this relationship summary and for other up-to-date information.

**Questions to Ask Us:** 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?