



## Form CRS Customer Relationship Summary

### Introduction

Nesteggs Retirement Plan Services, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

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

Our firm offers the below principal investment advisory services to retail investors, which we monitor continuously as part of our standard services:

- Portfolio Management Services
- Investment Recommendations

Portfolio Management Services include the provision of continuous advice to a client or investing the client's account based on his/her particular circumstances. Our firm provides investment discretion for Portfolio Management services. If you invest with us on a discretionary basis, we will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

Investment Recommendations include supervision of a client's portfolio where our firm makes recommendations to the client as market factors and the client's needs dictate. Our firm offers Investment Recommendations on a non-discretionary basis, which means that you make the ultimate decision regarding the purchase or sale of investments.

Pre-existing advisory clients are subject to our firm's minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm's minimum account requirements will differ among clients.

**For additional information including minimum investment amounts, please see [nesteggs401k.com](https://www.nesteggs401k.com) or [adviserinfo.sec.gov/firm/summary/133507](https://adviserinfo.sec.gov/firm/summary/133507) for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A).**

#### *Ask your financial professional:*

- *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 fees can be assessed monthly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges hourly fees, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to representatives and/or the firm receiving additional compensation.

Examples of the most common fees and costs applicable to you which are charged by third parties include custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees such as distribution fees for in-kind transfers out of your account. Our firm does not receive any portion of these fees.

#### **Additional Information:**

**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.**

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C. and D.) which can be found at [nesteggs401k.com](https://www.nesteggs401k.com) or [adviserinfo.sec.gov/firm/summary/133507](https://adviserinfo.sec.gov/firm/summary/133507).

***Ask your financial professional:***

*– Help me understand how these fees and costs might affect my investments. If I give you \$120,000 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 providing recommendations 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 examples to help you understand what this means.

- The more assets there are in your investment account(s), the more fees you will pay, and we have an incentive to encourage you to increase the assets in your account(s). For example, recommending rollovers from retirement plan assets such as 401K accounts to an Individual Retirement Account (IRA) that we advise can increase the amount of advisory fees you will pay.
- Arrangements with custodians of your assets also present a conflict of interest due to services that are beneficial to us when we recommend you use them to maintain custody of your financial assets.

***Ask your financial professional:***

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

**Additional information:**

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure, Items 5.A., B., C. and D.) which can be found at [nesteggs401k.com](https://www.nesteggs401k.com) or [adviserinfo.sec.gov/firm/summary/133507](https://adviserinfo.sec.gov/firm/summary/133507).

**How do your financial professionals make money?**

We pay our financial professionals cash in the form of a base salary, however their compensation is not derived based on the amount of client assets they manage.

The advisory fees you pay to our firm is based on the amount of assets we service, and therefore our firm earns higher compensation for investing more of your money which creates an incentive for our firm to increase the amount of assets in your account(s) therefore causing you to pay more in fees to our firm.

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

Our firm has no disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

***Ask your financial professional:***

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

**Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting [nesteggs401k.com](https://www.nesteggs401k.com), emailing at [Kevin@NestEggs401K.com](mailto:Kevin@NestEggs401K.com) or calling us at (904) 348-3131.

***Ask your financial professional:***

*– 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?*