Long Point Wealth Management, LLC

Form ADV Part 2A – Disclosure Brochure

Effective: July 16, 2026

This Form ADV Part 2A ("Disclosure Brochure") provides information about the qualifications and business practices of Long Point Wealth Management, LLC ("Long Point" or the "Advisor"). If you have any questions about the contents of this Disclosure Brochure, please contact the Advisor at (508) 258-9195.

Long Point is a registered investment advisor located in the Commonwealth of Massachusetts. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Long Point to assist you in determining whether to retain the Advisor.

Additional information about Long Point and its advisory persons is available on the SEC's website at www.adviserinfo.sec.gov by searching for the Advisor's firm name or CRD# 313540.

Long Point Wealth Management, LLC
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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Long Point. For convenience, the Advisor has combined these documents into a single disclosure document.

Long Point believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. Long Point encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor. And, of course, the Advisor always welcomes your feedback.

<u>Material Changes</u>
The following material changes have been made to this Disclosure Brochure since the annual amendment filing on March 28, 2026.

- Revised the Item 8 disclosure regarding the Advisor's use of artificial-intelligence tools. The Advisor may use artificial-intelligence tools to help analyze client situations and prepare work product, under written agreements with the service providers and the Firm's privacy safeguards. The Firm does not transmit sensitive personal identifiers such as Social Security or financial account numbers to those tools, and does not use artificial intelligence to place trades, construct portfolios, or make investment decisions.

<u>Future Changes</u>
From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in its business practices, changes in regulations, and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for the Advisor's firm name or CRD# 313540. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (508) 258-

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A. Firm Information
Long Point Wealth Management, LLC ("Long Point" or the "Advisor") is a registered investment advisor located in the Commonwealth of Massachusetts. Long Point is organized as a Limited Liability Company ("LLC") under the laws of Massachusetts in March 2021 and became a registered investment advisor in August 2021. The Principal Owner of Long Point is Mark A. Schiffenhaus, CFP® (Principal and Chief Compliance Officer).

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Long Point.

B. Advisory Services Offered
Long Point offers wealth management services to individuals, high net worth individuals, trusts, and estates in Massachusetts and other states (each referred to as a "Client").

The Advisor serves as a fiduciary to Clients, as defined under applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness, and good faith toward each Client and seeks to mitigate potential conflicts of interest. The Advisor's fiduciary commitment is further described in its Code of Ethics. For more information regarding the Advisor's Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

<u>Wealth Management Services</u>
Long Point provides customized wealth management services, including investment management and related planning and advisory services for its Clients. The Advisor typically employs a long-term investment focus while

providing discretionary management and financial planning services. Long Point works closely with each Client to identify personal and investment goals as well as the Client's financial situation, tax situation, and tolerance for investment risk.

In connection with the Client, the Advisor will create an asset allocation target and construct an investment portfolio that seeks to achieve the goals of the Client, aligning with those parameters. The Advisor typically constructs Client portfolios primarily utilizing exchange-traded funds ("ETFs"), diversified mutual funds, and individual equity securities. The Advisor may also utilize exchange-trade notes ("ETNs"), inverse ETFs, options, alternative investments, and/or other types of investments, as appropriate, to meet the needs of the Client. The Advisor may retain other types of investments from the Client's legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

Long Point selects, recommends, and/or retains mutual funds on a fund-by-fund basis and seeks to use non-retail or institutional classes when possible. Due to specific custodial or mutual fund company constraints, material tax considerations, and/or systematic investment plans, Long may select, recommend, and/or retain a mutual fund share class that has a higher expense ratio than an equivalent share class. Long Point will seek to select the lowest cost share class available that is in the best interest of each Client and will ensure the selection aligns with the Client's financial objectives and state investment guidelines.

Long Point's investment strategies are primarily long-term focused, but the Advisor may buy, sell, or re-allocate securities that have been held for less than one year. Adjustments to the portfolio may occur due to changes in the objectives or risk tolerance of the Client, changes in market conditions, the performance of certain investments, and/or the Advisor's outlook. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor and the appropriateness of the investment strategy developed for the Client.

Long Point evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. The Advisor may recommend employing cash positions, short sales, or inverse ETFs as a possible hedge against market movement. Long Point may recommend selling positions for reasons that include but are not limited to harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance. The Advisor's investment process is intended to have a low portfolio turnover and focus on a well-diversified portfolio designed to meet the Client's investment goals, time horizon, and attitude toward investment risk.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts ("IRAs"), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to the Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction, including rollovers from one ERISA-sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g., commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor earns a new (or increases its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

At no time will Long Point accept or maintain custody of a Client's funds or securities, except for the authorized deduction of the Advisor's fees. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the Client wealth management agreement. Please see Item 12.

<u>Financial Planning Services</u>
Long Point will typically provide a variety of financial planning and consulting services to Clients, included with its wealth management services. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives, and financial situation, and may include investment planning, retirement planning, estate planning, charitable planning, education planning, personal tax planning, real estate analysis, mortgage/debt

analysis, insurance analysis, lines of credit evaluation, business and personal financial planning and other areas of a Client's financial situation.

Financial plans or financial consultations rendered to a Client typically include general recommendations for a course of activity or specific actions to be taken by the Client. For example, a recommendation may be made that the Client begin or revise investment programs, create or revise wills or trusts, obtain or revise insurance coverage, commence or alter retirement savings, or establish education or charitable giving programs. For full-scope financial planning engagements, the Client will be provided with a financial plan outlining observations and recommendations. For financial consulting or ad hoc engagements, recommendations are typically verbal or through an informal email. Plans or consultations are typically completed within six (6) months of the Client signing an agreement with the Advisor, assuming all the information and documents requested from the Client are provided timely. Implementation of the recommendations will be at the discretion of the Client.

Financial planning and consulting recommendations may pose a conflict between the interests of the Advisor and the interests of the Client. For example, a recommendation to increase the level of investment assets with the Advisor would pose a conflict, as it would increase the advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction[s] through the Advisor.

<u>Estate Planning Services</u>

Long Point offers estate planning services to Clients through Wealth.com, a third-party digital estate planning platform. Through the Wealth.com platform, Clients can prepare wills, trusts, powers of attorney, health care directives, and other estate planning documents. The Advisor facilitates Client access to the platform and may review the status of a Client's estate plan as part of the Advisor's overall wealth management services. There is no additional advisory fee charged to Clients for access to the Wealth.com platform. However, Clients may incur costs directly payable to Wealth.com or its service providers for optional services such as document printing, notarization, or consultations with attorneys through Wealth.com's attorney network. The Advisor does not receive compensation from Wealth.com for Client referrals or platform usage. Wealth.com is not affiliated with Long Point.

Clients should be aware that information entered into the Wealth.com platform, including personal and financial information, is subject to Wealth.com's own Privacy Policy and terms of service. Wealth.com utilizes artificial intelligence technology to read and extract key terms from estate planning documents and tax returns. The Advisor encourages Clients to review Wealth.com's Privacy Policy, available at wealth.com, before using the platform.

C. Client Account Management

Prior to engaging Long Point to provide investment advisory services, each Client is required to enter into an advisory agreement with the Advisor that defines the terms, conditions, authority, and responsibilities of the Advisor and the Client. These services may include:

- <u>Establishing an Investment Strategy</u> – Long Point, in connection with the Client, will develop an investment strategy that seeks to achieve the Client's goals and objectives.
- <u>Asset Allocation</u> – Long Point will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation, and tolerance of risk for each Client.
- <u>Portfolio Construction</u> – Long Point will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- <u>Investment Management and Supervision</u> – Long Point will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

Long Point does not manage or place Client assets into a wrap fee program.

E. Assets Under Management

As of December 31, 2025, Long Point manages $38,432,169 in assets, all of which are on a discretionary basis. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into an advisory agreement with the Advisor.

A. Fees for Advisory Services

Wealth management fees are paid monthly, following the end of each month, pursuant to the terms of the wealth management agreement. Wealth management fees are based on the average daily balance of assets under management in the account[s]. Wealth management fees range from 0.70% to 1.00% annually based on the following tiered-incremental fee schedule:

Assets Under Management ($)	Annual Rate (%)
Up to $500,000	1.00%
$500,000.01 to $1,000,000	0.95%
$1,000,000.01 to $2,000,000	0.90%
$2,000,000.01 to $3,000,000	0.85%
$3,000,000.01 to $4,000,000	0.80%
$4,000,000.01 to $5,000,000	0.75%
Over $5,000,000	0.70%

The wealth management fee in the first month of service is prorated from the inception date of the account[s] to the end of the first month. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Long Point will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing.

Clients may make additions to and withdrawals from their account[s] at any time, subject to Long Point's right to terminate an account. Additions may be in cash or securities provided that Long Point reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client's account[s]. Clients may withdraw account assets on notice to Long Point, subject to the usual and customary securities settlement procedures. However, Long Point designs its portfolios as long-term investments, and the withdrawal of assets may impair the achievement of a Client's investment objectives. Long Point may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e., contingent deferred sales charge), and/or tax ramifications.

The Advisor's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

B. Fee Billing

Wealth management fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] following the end of each month. The amount due is calculated by applying the monthly rate (annual rate divided by 12) to the average daily balance of assets under management with Long Point. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting the deduction of the wealth management fee. In addition, the Advisor will provide the Client with a report itemizing the fee, including the calculation period covered by the fee, the account value, and the methodology used to calculate the fee. Clients are urged to also review and compare the statement provided by the Advisor to the brokerage statement from the Custodian, as the Custodian does not perform a verification of fees. Clients provide written authorization permitting Long Point to be paid directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian. The Advisor <u>does not</u> collect fees of $500 or more for services to be performed <u>six months</u> or more in advance.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties other than Long Point in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, if applicable. The Advisor's recommended Custodian may not charge securities transaction fees for ETF, equity, and certain mutual fund trades in a Client's account[s], provided that the account meets the terms and conditions of the Custodian's brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments. The fees charged by Long Point are separate and distinct from these custody and execution fees.

As mentioned in Item 4.B. above, the Client may be invested into share classes of a mutual fund that have a higher expense ratio than a different share class, including but not limited to 12B-1 fees. This may result in Clients paying higher expense ratio[s]. For a complete discussion of expenses related to each mutual fund, please read a copy of the prospectus issued by that particular fund.

In addition, all fees paid to Long Point for wealth management services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage, and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Long Point, but would not receive the services provided by Long Point, which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Long Point to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Long Point is compensated for its wealth management services at the end of the month; after services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination, and such fees will be due and payable by the Client. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior approval.

E. Compensation for Sales of Securities

Long Point does not buy or sell securities and does not receive any compensation for securities transactions in any Client account other than the wealth management fees noted above.

Item 6 – Performance-Based Fees and Side-By-Side Management

Long Point does not charge performance-based fees for its wealth management services. The fees charged by Long Point are as described in "Item 5 – Fees and Compensation" above and <u>are not</u> based upon the capital appreciation of the funds or securities held by any Client. Long Point does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Long Point offers wealth management services to individuals, high-net-worth individuals, trusts, and estates. Long Point does not impose a minimum size to establish a relationship.

Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss

A. Methods of Analysis

Long Point employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from Long Point are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and reviews of company activities, including annual reports, prospectuses, press releases, and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in "Item 13 – Review of Accounts."

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Long Point will be able to accurately predict such a reoccurrence.

The Firm may use artificial-intelligence tools to help the Advisor analyze client situations and prepare work product. Client information used with these tools is handled under written agreements with the service providers and the Firm's privacy safeguards, and the Firm does not transmit sensitive personal identifiers such as Social Security or financial account numbers to those tools. All investment decisions and recommendations are made by the Advisor; the Firm does not use AI to place trades, construct portfolios, or make investment decisions, and the Advisor reviews AI-assisted work before relying on it.

The Firm may allocate a portion of Client portfolios to managed-futures and commodity exchange-traded funds as part of its overall investment strategy. These investments seek to provide diversification and may have low correlation to traditional stock and bond holdings. Because these strategies may use leverage through futures contracts, they carry additional risks including basis risk, counterparty exposure, and potential for losses in trendless markets. Allocations vary based on each Client's risk profile and investment objectives.

As noted above, Long Point often employs a long-term investment strategy for its Clients, as consistent with their financial goals. Long Point will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Long Point may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector, or asset class. The Advisor may utilize options as well as short positions, including inverse ETFs and short equity positions, as appropriate for the Client's objectives and risk score.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Long Point will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in "Item 13 – Review of Accounts."

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk, and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals, or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks Clients should consider:

Market Risks
The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks
The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later. There is also a risk that Authorized Participants are unable to fulfill their responsibilities. Authorized Participants are one of the major parties involved with ETF creation/redemption mechanisms in the markets. The Authorized Participants play a critical role in the liquidity of ETFs and essentially have the exclusive right to change the supply of ETF shares in the market. If the Authorized Participants do not fulfill this expected role, there could be an adverse impact on liquidity and the valuation of an ETF.

Mutual Fund Risks
The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily; therefore, a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Equity Security Risks
The value of equity securities may fluctuate in response to specific situations for each company, industry conditions, and/or the overall stock market. The volatility of a particular equity security may be higher than a mutual fund or ETF that contains many underlying companies.

Fixed Income Security Risks
Fixed investments generally pay a return on a fixed schedule, though the amount of the payments can vary. They can include corporate and government debt securities, leveraged loans, high-yield and investment-grade debt, and structured products, such as mortgage and other asset-backed securities. Individual bonds may be the best-known type of fixed-income security. In general, the fixed-income market is volatile, and fixed-income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed-income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation-protected/inflation-linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal.

Options Contracts
Investments in options contracts have the risk of losing value in a relatively short period of time. Options contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.

Exchange-Traded Notes
An exchange-traded note ("ETN") is a debt obligation, and its payments of interest or principal are linked to the performance of a referenced investment (typically an index). ETNs are subject to the performance of their issuer and may lose all or a portion of their entire value if the issuer fails or its credit rating changes. An ETN that is tied to a specific index may not be able to replicate and maintain exactly the composition and weighting of the components of that index. ETNs also incur certain expenses not incurred by the referenced investment, and the cost of owning an ETN may exceed the cost of investing directly in the referenced investment. The market trading price of an ETN may be more volatile than the referenced investment it is designed to track. ETNs may be purchased at prices that exceed net asset value and may be sold at prices below such value. A client account may not be able to liquidate ETN holdings at the time and price desired, which may impact performance.

Margin Borrowings
The use of short-term margin borrowings may result in certain additional risks to a Client. For example, if securities pledged to brokers to secure a Client's margin accounts decline in value, the Client could be subject to a "margin call," pursuant to which it must either deposit additional funds with the broker or be the subject of mandatory liquidation of the pledged securities to compensate for the decline in value.

Short Sales
A short sale involves the sale of a security that the Client does not own in the hope of purchasing the same security at a later date at a lower price. The Client must borrow the security and is obligated to return the security to the lender, which is accomplished by a later purchase of the security to make delivery to the buyer. The Client realizes a profit or a loss as a result of a short sale if the price of the security decreases or increases respectively between the date of the short sale and the date on which the Client covers its short position, i.e., purchases the security to replace the borrowed security. A short sale involves the theoretically unlimited risk of an increase in the market price of the security that would result in a theoretically unlimited loss.

Inverse/ ETFs
The Advisor may utilize short ETFs that are designed to perform in an inverse relationship to certain market indices as an investment strategy and/or for the purpose of hedging against downside market risk. There can be no assurance that any such strategy will prove profitable or successful.

Alternative Investments (Limited Partnerships)
The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Clients should only have a portion of their assets in these investments.

Past performance is not a guarantee of future returns. Investing in securities and other investments involves a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory, or disciplinary events involving Long Point or its owner. Long Point has never been involved in any criminal or civil action in a domestic, foreign or military court of competent jurisdiction. Long Point has never been involved in an administrative proceeding before the SEC, other federal, state, or any foreign regulatory agency. Long Point has never been involved in any self-regulatory organization (SRO) proceeding. Long Point has also never been involved in any events material to a client or prospective client's evaluation of advisory business.
Long Point values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 313540.

In addition, Clients may also obtain information relating to the disciplinary history of any investment advisor representative conducting business in Massachusetts by contacting the Commonwealth of Massachusetts Securities Division at (617) 727-3548.

Item 10 – Other Financial Industry Activities and Affiliations

Wealth.com Estate Planning Platform
As noted in Item 4 – Advisory Services, Long Point may facilitate Client access to estate planning services through Wealth.com, Inc., a non-affiliated third-party digital estate planning platform. The Advisor pays Wealth.com for platform access and does not receive any compensation or referral fees from Wealth.com. Through the arrangement, Long Point offers Clients a co-branded estate planning experience, which the Advisor believes enhances the overall wealth management service provided to Clients. Client information shared with Wealth.com is limited to what is necessary to prepare the Client's estate planning documents and is subject to Wealth.com's Privacy Policy and Gramm-Leach-Bliley Act (GLBA) Privacy Notice.

Long Point does not have any other financial industry activities or affiliations to disclose.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

A. Code of Ethics
Long Point has implemented a Code of Ethics (the "Code") that defines its fiduciary commitment to each Client. This Code applies to all persons associated with Long Point ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to each Client. Long Point and its Supervised Persons owe a duty of loyalty, fairness, and good faith towards each Client. It is the obligation of Long Point's Supervised Persons to adhere not only to the specific provisions of the Code but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (508) 258-9195.

B. Personal Trading with Material Interest
Long Point allows its Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Long Point does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund or advise an investment company. Long Point does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients
Long Point allows its Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities the Advisor recommends (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, the Advisor must disclose to Clients and mitigate through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material, nonpublic information controls); gifts and entertainment; outside business activities, and personal securities reporting. When trading for personal accounts, Supervised Persons may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades or by trading based on material, nonpublic information. This risk is mitigated by Long Point conducting a coordinated review of personal accounts and the accounts of Clients. The Advisor has also adopted written policies and procedures to detect the misuse of material, nonpublic information.

D. Personal Trading at Same Time as Client
While Long Point allows its Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will Long Point, or any Supervised Person of Long Point, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Long Point does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Long Point to direct trades to this Custodian as agreed upon in the wealth management agreement. Further, Long Point does not have the discretionary authority to negotiate commissions on behalf of its Clients on a trade-by-trade basis.

Where Long Point does not exercise discretion over the selection of the Custodian, it will recommend the Custodian to Clients. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost from the Advisor associated with using a custodian not recommended by Long Point. Long Point may recommend the Custodian based on criteria such as, but not limited to, the reasonableness of commissions charged to the Client, services made available to the Client, and its reputation. Long Point will generally recommend that Clients establish their account[s] at Schwab, a FINRA-registered broker-dealer and member of SIPC. Schwab will serve as the Client's "qualified custodian." Long Point maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits from Schwab. If the Client does not establish accounts at Schwab, the Advisor may be limited in the services it can provide to the Client. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

1. ***Soft Dollars*** – Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with the broker-dealer/custodian in exchange for research and other services. **Long Point does not participate in soft dollar programs sponsored or offered by any broker-dealer. However, the Advisor receives certain economic benefits from Schwab. Please see Item 14.**

2. ***Brokerage Referrals*** –Long Point does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. ***Directed Brokerage*** – All Clients are serviced on a "directed brokerage basis," where Long Point will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s] unless otherwise instructed by the Client in writing. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). Long Point will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Long Point will execute its transactions through an unaffiliated broker-dealer selected by the Client. Long Point may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts on the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Mr. Schiffenhaus. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify Long Point if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian [typically monthly]. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions, and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Long Point

Long Point may refer Clients to various unaffiliated, non-advisory professionals (e.g., accountants, attorneys, and estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, Long Point may receive non-compensated referrals of new Clients from various third parties. Long Point does not pay or receive compensation for referrals.

Participation in the Institutional Advisor Platform

Long Point has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like Long Point. As a registered investment advisor participating on the Schwab Advisor Services platform, Long Point receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor, and many, but not all, services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of the Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts, and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services and support to Long Point that may not benefit the Client, including educational conferences and events, financial start-up support, consulting services, and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a conflict of interest. Long Point believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

B. Compensation for Client Referrals

The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons for Client referrals.

Item 15 – Custody

Long Point does not accept or maintain custody of Client accounts, except for the limited circumstances outlined below:

Deduction of Advisory Fees - To ensure compliance with regulatory requirements associated with the deduction of advisory fees, all Clients for whom Long Point exercises discretionary authority must hold their assets with a "qualified custodian." Clients are responsible for engaging a “qualified custodian” to safeguard their funds and securities and must instruct Long Point to utilize that Custodian for securities transactions on their behalf. Clients are encouraged to review statements provided by the Custodian and compare to any reports provided by Long Point to ensure accuracy, as the Custodian does not perform this review.

Money Movement Authorization - For instances where Clients authorize Long Point to move funds between their accounts, Long Point and the Custodian have implemented safeguards to ensure that all money movement activities are conducted strictly in accordance with the Client’s documented instructions.

Item 16 – Investment Discretion

Long Point has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Long Point. Discretionary authority will only be authorized upon full disclosure to the Client. The Client will provide the Advisor with Limited Power of Attorney over the Client’s accounts at the Custodian under the Client’s independent, exclusive agreement with the Custodian. This agreement will enable the Advisor to have access to discretionary authority over the Client accounts. The Advisor recommended custodian, Schwab, provides an institutional trading platform to allow the Advisor to facilitate the purchase and sale of securities in the Client accounts. The granting of such authority will also be evidenced by the Client's execution of a wealth management agreement containing all applicable limitations to such authority. All discretionary trades made by Long Point will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Long Point does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies; however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Long Point nor its management has any adverse financial situations that would reasonably impair the ability of Long Point to meet all obligations to its Clients. Neither Long Point nor any of its advisory persons have been subject to a bankruptcy or financial compromise. Long Point is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of $500 or more for services to be performed six months or more in advance.

Item 19 – Requirements for State Registered Advisors

A. Educational Background and Business Experience of Principal Officer
The Principal Officer of Long Point is Mark A. Schiffenhaus (Principal and Chief Compliance Officer). Information regarding the formal education and background of Mr. Schiffenhaus is included in Item 2 of his Form ADV Part 2B – Brochure Supplement below.

B. Other Business Activities of the Principal Officer
Mr. Schiffenhaus is dedicated to the investment advisory activities of Long Point’s Clients. Mr. Schiffenhaus does not have any other business activities.

C. Performance Fee Calculations

Long Point does not charge performance-based fees for its investment advisory services. The fees charged by Long Point are as described in "Item 5 – Fees and Compensation" above and are not based upon the capital appreciation of the funds or securities held by any Client.

D. Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Long Point or its Principal Officer. Neither Long Point nor Mr. Schiffenhaus has been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Long Point or Mr. Schiffenhaus.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Long Point or Mr. Schiffenhaus.

E. Material Relationships with Issuers of Securities

Neither Long Point nor Mr. Schiffenhaus has any relationships or arrangements with issuers of securities.

Form ADV Part 2B – Brochure Supplement

for

Mark A. Schiffenhaus, CFP®
Principal and Chief Compliance Officer

Effective: March 27, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Mark A. Schiffenhaus, CFP® (CRD# 4035278), in addition to the information contained in the Long Point Wealth Management, LLC ("Long Point" or the "Advisor," CRD# 313540) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Long Point Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (508) 258-9195.

Additional information about Mr. Schiffenhaus is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or individual CRD# 4035278.

Item 2 – Educational Background and Business Experience

Mark A. Schiffenhaus, CFP®, born in 1965, is dedicated to advising Clients of Long Point as its Principal and Chief Compliance Officer. Mr. Schiffenhaus earned a Bachelor of Arts degree in Political Science from Boston University in 1988. Additional information regarding Mr. Schiffenhaus's employment history is included below.

Employment History:

Principal and Chief Compliance Officer, Long Point Wealth Management, LLC	07/2021 to Present
Financial Advisor, Cantella & Co., Inc.	10/2017 to 07/2021
Financial Advisor, Detwiler Fenton Investment Management, LLC	12/2010 to 10/2017

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by CERTIFIED FINANCIAL PLANNER™ Board of Standards, Inc. ("CFP® Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 95,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by the CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct.* The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP®.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Schiffenhaus. Mr. Schiffenhaus has never been involved in any criminal or civil action in a domestic, foreign or military court of competent jurisdiction. Mr. Schiffenhaus has never been involved in an administrative proceeding before the SEC, other federal, state, or any foreign regulatory agency. Mr. Schiffenhaus has never been involved in any self-regulatory organization (SRO) proceeding. Mr. Schiffenhaus has also never been involved in any events material to a client or prospective client's evaluation of advisory business. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Mr. Schiffenhaus.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices.

As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Schiffenhaus. However, the Advisor encourages Clients to independently view the background of Mr. Schiffenhaus on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or individual CRD# 4035278.

Item 4 – Other Business Activities

Mr. Schiffenhaus is dedicated to the investment advisory activities of Long Point's Clients. Mr. Schiffenhaus does not have any other business activities.

Item 5 – Additional Compensation

Mr. Schiffenhaus is dedicated to the investment advisory activities of Long Point's Clients. Mr. Schiffenhaus does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Schiffenhaus serves as the Principal and Chief Compliance Officer of Long Point. Mr. Schiffenhaus can be reached at (508) 258-9195.

Long Point has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Long Point. Further, Long Point is subject to regulatory oversight by various agencies. These agencies require registration by Long Point and its Supervised Persons. As a registered entity, Long Point is subject to examinations by regulators, which may be announced or unannounced. Long Point is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

A. Arbitrations and Regulatory Proceedings
State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500 involving any of the following:
    a. an investment or an investment-related business or activity;
    b. fraud, false statement(s), or omissions;
    c. theft, embezzlement, or other wrongful taking of property;
    d. bribery, forgery, counterfeiting, or extortion; or
    e. dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    a. an investment or an investment-related business or activity;
    b. fraud, false statement(s), or omissions;
    c. theft, embezzlement, or other wrongful taking of property;
    d. bribery, forgery, counterfeiting, or extortion; or
    e. dishonest, unfair, or unethical practices.

Mr. Schiffenhaus does not have any disclosures to make regarding this Item.

B. Bankruptcy
If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. Schiffenhaus does not have any disclosures to make regarding this Item.

Privacy Policy

Effective: March 27, 2026

Our Commitment to You
Long Point Wealth Management, LLC ("Long Point" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Long Point (also referred to as "we," "our," and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Long Point does not sell your nonpublic personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal nonpublic information is collected and used are set forth in this Policy.

Why you need to know?
Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address, and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage, and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service the account

How do we protect your information?
To safeguard your personal information from unauthorized access and use, we maintain physical, procedural, and electronic security measures. These include such safeguards as secure passwords, encrypted file storage, and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Clients' personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?
An RIA shares Clients' personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

<table>
<tr><th>Basis For Sharing</th><th>Do we share?</th><th>Can you limit?</th></tr>
<tr><td>Servicing our Clients
With the consent of the Client, the Advisor may share nonpublic personal information with non-affiliated third parties (such as broker-dealers, custodians, other financial institutions, technology platforms, and service providers) as necessary to provide the agreed-upon services to the Client. Sharing will occur only as consistent with applicable laws and regulations in the State in which the Client resides, as well as applicable federal regulations. Please see the additional rules for Massachusetts below. The Advisor may share personal information with the above-referenced parties for account opening, processing transactions, account maintenance, and other Client service activities.

The Advisor may share the following types of information with the above-referenced parties:
Name, address, and phone number[s]
Email address[s]
Driver's license number
Social security or taxpayer identification number
Date of birth
Assets and liabilities
Income and expenses
Investment activity
Investment experience and goals
The Client may also request that the Advisor share nonpublic personal information with other individuals and businesses. Prior to such sharing, the Advisor will require an executed Information Sharing Authorization from the Client for <u>each</u> authorized party. The Client may rescind these authorizations at any time.

The Client may limit sharing of the above-referenced information. However, limiting the sharing of this information could also limit the Advisor's ability to perform the services outlined in the Client's agreement with the Advisor.</td><td>Yes</td><td>Yes</td></tr>
<tr><td>Response to Regulatory Inquiries
The Advisor may be required by securities regulators to provide nonpublic personal information in connection with audits and other inquiries.</td><td>Yes</td><td>No</td></tr>
<tr><td>Marketing Purposes
Long Point does not disclose and does not intend to disclose personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Long Point or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.</td><td>No</td><td>N/A</td></tr>
<tr><td>Information About Former Clients
Long Point does not disclose, and does not intend to disclose, nonpublic personal information to non-affiliated third parties with respect to persons who are no longer our Clients, except for inquiries by securities regulators as noted</td><td>No</td><td>N/A</td></tr>
</table>

above.		

Massachusetts	In response to Massachusetts law, the Client must “opt-in” to share nonpublic personal information with non-affiliated third parties before any personal information is disclosed. Client opt-in is obtained through the Client’s execution of authorization forms provided by the third parties, by executing an Information Sharing Authorization Form, or by other written consent by the Client, as appropriate and consistent with applicable laws and regulations.

Changes to our Privacy Policy
We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of nonpublic personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?
You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (508) 258-9195.