

LaFleur & Godfrey, LLC
Form CRS - Client Relationship Summary

October 2025

<u>Item 1: Introduction</u>	LaFleur & Godfrey, LLC (“LaFleur & Godfrey” “we” or the “Firm”) is registered with the United States 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 between them. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.
<u>Item 2: What investment services and advice can you provide me?</u> <u>Conversation Starters. Ask your financial professional</u> <i>“Given my financial situation, should I choose an investment advisory service? Why or why not?”</i> <i>“How will you choose investments to recommend to me?”</i> <i>“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”</i>	We offer investment advisory services to retail investors. We provide personalized, comprehensive and confidential wealth management to clients who are primarily individuals, including high net worth individuals, and their trusts and estates. We also advise pension and profit-sharing plans, charitable organizations and small businesses. We are a fee-based Firm who invests client assets in a manner designed to assist our clients in meeting their goals and needs as communicated in meetings with us. We typically invest in individual stocks and bonds in accordance with investment principals which favor active investing, company ownership and focused portfolios. (Client portfolios may also hold other types of securities such as exchange trades funds (“ETFs”), mutual funds and private funds.) If you utilize our investment management services, you will typically give us discretionary authority to trade the assets in your account through a limited power of attorney contained in your client agreement with us. We will monitor the holdings and performance of the investments we make for you on an ongoing basis and will provide you with periodic reports about the performance and holdings of your account. We do not have any formal account minimum, but retain the discretion to decline to engage any client whose portfolio or goals are not a fit for our Firm. For additional information, please refer to our ADV Part 2A brochure (“Brochure”), especially Item 4 (services), Item 7 (types of clients) and Item 13 (account monitoring) and Item 16 (discretionary authority).
<u>Item 3: What fees will I pay?</u> <u>Conversation Starters. Ask your financial professional</u> <i>“Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”</i>	For our portfolio management services, we charge an investment advisory fee which is based on a percentage of the value of the assets in your managed portfolio account. The more assets there are in your account and the higher the value of those assets, the more you will pay in fees. For standalone financial planning services, we charge fixed fees. In addition to our Firm’s fees, clients are responsible for fees and expenses associated with the investment of their assets, such as brokerage commissions, transaction fees, and other expenses and charges imposed by broker-dealers and custodians who service client accounts. In addition, if your account holds investment vehicles such as mutual funds, ETFs and/or private investment funds, you will be subject to the internal management fees and expenses charged by these vehicles. Our fees are listed in our client agreements. Fees and expenses clients are responsible for are described in greater detail under Item 5 of our Form ADV 2A brochure. <i>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.</i>
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: We trade through broker-dealers who provide us with “soft dollar” benefits that we use for research services for client accounts. Soft dollars are a benefit to us, because we do not have to pay for the research obtained through them. We have an incentive to select or recommend a

<u>Conversation Starters. Ask your financial professional</u> <i>"How might your conflicts of interest affect me, and how will you address them?"</i>	broker dealer based on our interest in receiving the research, rather than on LaFleur & Godfrey LLC's clients' interest in receiving most favorable execution. This is a conflict of interest. We believe that the soft dollar arrangements are appropriate because they provide lawful and appropriate assistance in our investment decision making responsibilities to client accounts. We receive certain benefits from the custodians we recommend to hold your account assets, some of which help us to manage and administer client accounts, and others of which help us to manage and develop our business enterprise. While as a fiduciary, we endeavor to act in its clients' best interests, our recommendation that clients maintain their assets in accounts at Schwab could potentially be influenced by the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by the brokers. We seek to mitigate this conflict of interest through disclosure and periodically reviewing the quality of services provided to client accounts. We and our affiliates refer clients to third-party service providers and are eligible to receive additional compensation for those referrals. For additional information about these conflicts and how we address them, please refer to <u>Item 12</u> of our Form ADV 2A brochure.
How do your financial professionals make money?	Our Firm's financial professionals are compensated through salary and bonus or a share of the Firm's profits. A portion of that compensation is correlated to the amount of client assets they service, the revenue our Firm earns from the financial professional's services and/or whether the financial professional has been successful in increasing the amount of client assets under the Firm's management and the revenue the firm and/or our affiliates generate from the professional's services or recommendations. Some financial professionals may be compensated by our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), based on our firm's revenues or earnings. This gives the financial professional an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us or recommend certain products or services offered by our affiliates. For additional information, please refer to <u>Item 5</u> of your financial professional's ADV Part 2B Brochure Supplement. Compensation of our Firm's financial professionals is unrelated to the type of product client assets are invested in.
<u>Item 4: Do you or your financial professionals have legal or disciplinary history?</u> <u>Conversation Starters. Ask your financial professional</u> <i>"As a financial professional, do you have any disciplinary history? For what type of conduct?"</i>	No as to our firm. Yes as to our financial professionals. You can go to Investor.gov/CRS for free and simple search tool to research our Firm and our Firm's financial professionals.
<u>Item 5: Additional Information</u> <u>Conversation Starters. Ask your financial professional</u> <i>"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?"</i>	For additional information about our investment advisory services, and to request a copy of Form CRS, please contact John Dice, our Chief Compliance Officer, at (616) 942-1580 or via email at johnd@lafleurgodfrey.com.

EXHIBIT

Material Changes

The Form dated March 2025 has been updated to note we are eligible for additional compensation for referrals to third party service providers and to revise the discussion of how our financial professionals are compensated.