

Layline Advisors, LLC

**Form CRS**

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[www.laylineadvisors.com](http://www.laylineadvisors.com)

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Layline Advisors, LLC 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. Free and simple tools are available to research firms and financial professionals at [investor.gov/crs](https://investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors. Our services include investment management, comprehensive financial planning, and pension consulting. Our discretionary investment management is offered through a wrap fee program.

### **Monitoring:**

Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

### **Investment Authority:**

Through our Investment Management Services, we maintain **discretionary authority** with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s).

### **Account Minimums and other Requirements:**

We do not require clients to have an account minimum for our services. Clients who invest less than \$250,000 through our investment management services are required to pay for financial planning services.

For **Additional Information** regarding the services we provide you, please review Item 4 of our Form ADV Part 2A.

*Ask your Adviser: "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?**

The amount of fees you pay to our firm depends on the services provided. For both investment management and financial planning, we deduct fees from clients on a quarterly basis. For investment management service, we will deduct fees directly from your managed account (asset-based fees) on a quarterly basis. For ongoing financial planning services, we charge an upfront fee pro-rate fee for the current quarter and then a quarterly fee at the beginning of each calendar quarter.

Since we provide investment management through a wrap fee program, asset-based fees associated with the wrap fee program will include most transaction costs and fees to your custodian that has custody of these assets, and therefore may be higher than a typical asset-based advisory fee.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Unless we indicate that your assets are managed through a wrap fee program, our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

***Ask your Adviser: "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?"***

## **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 must 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.

***Ask your Adviser: "How might your conflicts of interest affect me, and how will you address them?"***

### **Additional Information**

Below are some examples of conflicts that we may face with clients and how we mitigate those conflicts.

(1) Our custodian may offer mutual fund share classes that are free to transact but carry a higher internal expense for the client. This creates a conflict of interest. It is our firm policy that we will always purchase the share class with the lowest cost for the client, regardless of the cost for us to transact. (2) Through the planning process, we may identify an opportunity for a client to reallocate assets from their investment account(s) to an external asset or liability. In doing so, their invested assets with us would decrease, and as a result our asset-based fees would decline. In those situations, it is our policy to present the tradeoffs of such a decision and to disclose the conflict.

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

Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

No. You can visit [investor.gov/crs](https://investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

***Ask your Adviser: "As a financial professional, do you have any disciplinary history? For what type of conduct?"***

**For additional information** about our services, visit our website [laylineadvisors.com](https://laylineadvisors.com). If you would like additional, up-to-date information or a copy of this disclosure, please call (585) 210-8222.

***Ask your Adviser: "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?"***