

We are registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include financial planning, consulting, and investment management services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. There are no material limitations to our monitoring. Financial planning and investment consulting recommendations are not actively monitored. We accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. We do not offer advice only with respect to proprietary products. We offer advice on mutual funds, exchange-traded funds (“ETFs”), and individual debt and equity securities, in accordance with the investment objectives of its clients. Our services are not subject to a minimum fee or account size. We may also allocate part or all of a client’s assets to a third-party investment manager or investment management program, to be managed and monitored in accordance with a client’s investment objectives.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/126447>

Let’s discuss...

- *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?

We offer our services on a fee basis. We charge a fixed or hourly fee for financial planning and investment consulting and a fee based upon assets under management for investment management and wealth management services. For project-based services one half of the fees are due upon engaging us while the remainder is due upon delivery of the services. For ongoing services, the annual fee is prorated and charged quarterly, in advance.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as third-party investment managers, broker- dealers, custodians, etc. These additional charges include investment management services, securities brokerage commissions, transaction fees, custodial fees, charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we earn higher fees. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. **Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here:** <https://adviserinfo.sec.gov/firm/summary/126447>

Let’s discuss... 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 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.

- **Third-Party Payments:** While we do not receive compensation from third parties when we recommend investments, certain financial professionals acting in their individual capacity recommend brokerage services and insurance products. This results in an incentive to recommend those services and products, potentially more frequently.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/126447>

How do your financial professionals make money?

Our financial professionals are compensated based on the following factors and conflicts of interest:

- **Salary.** This results in disincentive to ensure investment performance is maximized.
- **Revenue** the firm earns from the financial professional's advisory services or recommendations with respect to individual bonuses. This results in an incentive to take steps to maximize revenue to the firm.
- **The time and complexity** required to meet the client's needs with respect to financial planning services. This results in an incentive to spend more time on issues than are required.
- **In limited cases,** the product and the product's sales commissions with respect to brokerage services and insurance products sold in their individual capacity. This compensation, while not earned as a financial professional of our firm, results in an incentive to sell those products and services.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

No, neither we nor our financial professionals have a legal or disciplinary history.

Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information about our services on our website at <http://www.vanleeuwenco.com> and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at info@vanleeuwenco.com or call us at (609) 580-0088.

Some of our financial professionals are registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser. Your financial professional may offer you brokerage services through LPL or investment advisory services through our firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your financial professional. You can also access free and simple tools to help you research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Let's discuss... 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?

Exhibit A – Material Changes to Customer Relationship Summary
March 23, 2022

This is an update to the initial version of the Customer Relationship Summary dated June 8, 2020. The following are the material changes made:

- **What investment services and advice can you provide me?** – updated to disclose that all or part of a client’s assets may be allocated to a third-party investment manager or investment management program, based on a client’s investment objectives.
- **What fees will I pay?** – updated to disclose that assets allocated to a third-party investment manager may incur additional investment management fees in addition to the advisory fees paid to us.