

New Perspectives, Inc is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and Investment Advisory services and fees differ and it is important for you (a “retail investor”) to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](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?**

We offer investment advisory and comprehensive financial planning services to retail investors. As part of our standard service, we monitor investments daily and individual accounts monthly. While we work with the client to establish goals and general guidelines for the account, we have discretion on what investments are made and the size and timing of any purchase or sale of those investments. We do not offer advice with respect to any proprietary products. We do not have any account or investment minimums.

We are a fiduciary to clients and offer additional services including: Financial planning, portfolio management for individuals, trusts, businesses, foundations and institutional clients (other than investment companies). We may perform other financial consulting as requested. We publish a regular newsletter which does not contain investment advice.

- **You should ask:** *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?**

New Perspectives, Inc. charges ongoing asset-based fees of no more than 1% of managed assets, payable quarterly, in advance. We may also charge hourly fees. Our asset-based fees cover any investment and financial advice that we give that client. Hourly fees are charged to clients who have arrangements in addition to, or aside from, managed asset-based fees. With respect to asset-based fees, the firm has an incentive to increase the size of your account and overall wealth.

You may pay trading fees to the custodian or broker-dealer. Additionally, client assets invested in exchange traded or mutual funds may be assessed asset-based or other fees by the manager of those funds. We seek to minimize these 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. You may find more information about our fees in the included Form ADV Part 2 and client contract.

- **You should ask:** *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: As we primarily charge asset based fees, we are incentivized to grow your overall wealth and account size, including by encouraging you to consolidate accounts under our management.*

Please see our form ADV for more information about possible conflicts of interest.

- **You should ask:** *How might your conflicts of interest affect me, and how will you address them?*

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

Financial professionals at New Perspectives are compensated through salary and discretionary bonus. Compensation is based on general revenue of the firm, experience and pre-determined professional accomplishments.

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

Yes. As the Investment Advisors, we were party to a lawsuit between family members, one of whom was a client, as disclosed in our form ADV. We were dismissed from the lawsuit. There was no sanction or relief ordered for us.

We have no disciplinary history.

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm.

- **You should ask:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

### **Additional Information**

You can request a copy of this relationship summary and find additional information about our investment advisory business on our website at [www.newper.com](http://www.newper.com). Our phone number is 601 991-3158. You can request up to date information and a copy of this relationship summary by calling us. Our Form ADV and Brochure can be found at <https://adviserinfo.sec.gov/firm/summary/113925>

- **You should ask:** *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?*