

Navigation Group, LLC
CRD# 130982
Form ADV Part 3
April 15, 2020
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Item 1. Introduction

Investment Adviser

Navigation Group, LLC is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for a retail investor (defined as a natural person, or the legal representative of such natural person, who seeks to receive or receives services primarily for personal, family, or household purposes) to understand the differences. Free and simple tools are available to research firms and financial professionals on the SEC's investment education website at Investor.gov/CRS which provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Description of Services

We provide investment management services including advice on asset allocation and the selection of investments, portfolio design, investment plan implementation and ongoing investment monitoring. We rely on the stated objectives of our clients and consider client risk profiles and financial status prior to making any recommendations.

We also maintain referral agreements with unaffiliated third-party asset managers. We gather information about each client's financial and tax status and investment objectives in order to establish a client risk profile. Based on this analysis, we assist our clients in allocating assets among various third-party asset management programs.

We offer financial planning and consulting services consistent with a client's goals, objectives, time horizon, tax status and risk tolerance, in the following areas: portfolio analysis, risk management, executive benefit and retirement plan analysis, education funding, income tax planning and estate planning.

Monitoring: We monitor investments at least quarterly. Accounts are reviewed for consistency with the investment strategy and performance among other things.

Investment Authority: We manage assets on a discretionary or non-discretionary basis. When we manage client assets on a discretionary basis, we execute securities transactions without having to obtain specific permission prior to each transaction.

When we manage assets on a non-discretionary basis, we will notify you and obtain permission prior to the sale or purchase of each security within the managed account.

Limited Investment Offerings: We do not offer any proprietary investment products.

Conversation Starters

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| <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> |
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What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Description of Principal Fees and Costs: Fees are negotiable and range from 0.40% to 1.90% annually based on the amount of assets under management and range and complexity of services provided.

Financial Planning & Consulting Fees: We charge an hourly rate of \$425 for a financial planner, \$175 for a para-planner and \$150 per hour for administrative services. Hourly fees are generally payable as services are performed.

Clients may elect to pay fixed fees ranging from \$2,500 to \$10,000 based on the personnel involved and the range of services that will be provided.

Fixed fees are generally payable in arrears but an initial deposit may be required.

Conflicts of Interest: When we offer multiple services, there is an incentive to recommend other services offered by us, our employees, or associates because we may receive additional fees.

The more assets that you have in your advisory account, the more you will pay in fees, creating an incentive for us to encourage you to increase the amount of assets in your accounts.

Because the compensation that we receive from third-party asset managers may differ, we may have an incentive to recommend one third-party manager over another.

Description of Other Fees and Costs: Client accounts may incur additional fees and charges, such as transaction costs, retirement plan administration fees, and other mutual fund annual expenses that are charged by broker-dealers, plan administrators or mutual fund companies that sell securities or provide additional services. These fees are in addition to and separate from advisory fees.

Additional Information: 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.

Additional information concerning our fees and costs, how the fees are calculated and our conflicts of interest, can be found at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCH R_VRSN_ID=620345

Conversation Starters

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?

How might your conflicts of interest affect me, and how will you address them?

When we act as your investment adviser, we have to act in your best interest and not put our interests 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:

A conflict of interest is created whenever we or one of our associated persons recommend products or services to you for which we receive compensation.

How do your financial professionals make money?

Financial professionals are investment adviser representatives and receive a portion of fees generated by the client relationships being serviced including the amount of client assets.

Conversation Starter

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?

Item 4. Disciplinary History

Conversation Starter

As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have a legal or disciplinary history? **No**

Use the following link for information regarding investment adviser representatives:
<https://www.adviserinfo.sec.gov/IAPD/Default.aspx>

Item 5. Additional Information

Conversation Starters

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| <i>Who is my primary contact person?</i> | | <i>Is he or she a representative of an investment adviser or a broker-dealer?</i> |
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Who can I talk to if I have concerns about how this person is treating me?

A retail client can find additional information about our services and receive a copy of this relationship summary by visiting our website, www.navigationgroup.com or contacting us at (650) 595-1700 if you have any questions or to request up-to-date information.

Some of our investment adviser representatives (IARs) are also registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser and licensed insurance agents. They may offer you brokerage services through LPL. 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 IAR may earn additional transaction-based compensation or insurance commissions and have additional conflicts of interest as a result of providing these 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 IAR.