



Form ADV Part 2A – Disclosure Brochure  
Landmark Wealth Management, LLC  
CRD No: 158693

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Brian Cohen, Chief Compliance Officer

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This Disclosure Brochure provides information about the qualifications and business practices of Landmark Wealth Management, LLC ("Landmark"). If you have any questions about the contents of this Disclosure Brochure, please contact us at (888) 342-6436.

Landmark is a Registered Investment Advisor with the U.S. Securities Exchange Commission ("SEC"). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Landmark to assist you in determining whether to retain the Advisor. Additional information about Landmark and its advisory persons are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

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Landmark Wealth Management, LLC is required to report material changes since the last issuance of this brochure. Since the last filing on June 7, 2021, there have been no material changes to this brochure.

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## Item 4 – Advisory Services

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### **A. Firm Information**

Landmark Wealth Management, LLC (“Landmark” or the “Advisor”) is a Registered Investment Advisor with the U.S. Securities Exchange Commission (“SEC”), which is organized as a Limited Liability Company (LLC) under the laws of the State of New York. Landmark was founded in June 2011. Landmark’s Principals are, Brian R. Cohen, Christopher N. Congema, CFP® and Joseph M. Favorito, CFP®. In addition to being Principals, they are Financial Advisors, along with James Millington, CFP®. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Landmark. The firm’s main office is: 95 Broadhollow Road, Suite 102, Melville, NY 11747. The firm maintains four conference center offices at: 5 Penn Plaza, 23rd Floor, New York, NY 10001, 626 RXR Plaza, 6<sup>th</sup> Floor, Uniondale, NY 11556, at 150 Motor Parkway, Suite 401, Hauppauge, NY 11788 and 999 Vanderbilt Beach Road, Suite 200, Naples, FL 34108.

### **B. Advisory Services Offered**

Landmark offers investment advisory services to individuals, high net-worth individuals, pension and profit sharing plans, and businesses in New York and other states (each referred to as a “Client”).

#### Account Portfolio Management

Landmark provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and consulting services. Landmark works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio allocation. Landmark will then construct a portfolio, consisting of mutual funds and/or exchange-traded funds (“ETFs”) to achieve the Client’s investment goals. The Advisor may also utilize individual stocks and bonds to meet the needs of its Clients. In certain situations, Landmark may also use covered calls for risk management and income generation. This would require a written and signed options application by the Client, and approval by the custodian.

Landmark’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Landmark will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor.

Landmark evaluates and selects securities for inclusion in Client portfolios only after applying their internal due diligence process. Landmark may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Landmark may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement, which may adversely affect the portfolio. Landmark may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

**Prior to rendering investment advisory services, Landmark will ascertain, in conjunction with the Client, the Client's financial situation, risk tolerance, and investment objective[s].**

Landmark will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Landmark accept or maintain custody of a Client's funds or securities. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client Investment Advisory Agreement.

**Financial Planning and Consulting Services**

Landmark will typically provide a variety of financial planning services to individuals and families, pursuant to a written Financial Planning or Consulting Agreement. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Landmark may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation.

For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor.

**C. Client Account Management**

Prior to engaging Landmark to provide investment advisory services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. Clients may impose reasonable restrictions on the investments in their account[s], subject to the acceptance by the Advisor. Services to be provided may include:

- Establishing an Investment Policy Statement – Landmark, in connection with the Client, may develop a statement that summarizes the Client's investment goals and objectives along with the broad strategy[ies] to be employed to meet the objectives.
- Asset Allocation – Landmark will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Landmark will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Landmark will provide investment management and ongoing oversight of the Client's portfolio and overall account.

#### **D. Wrap Fee Programs**

Landmark does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Landmark.

#### **E. Assets Under Management**

Landmark assets under management were \$241,522,541 across 617 accounts as of December 31, 2021. Assets under management shall be reported within 90 days annually following the Advisor's December 31<sup>st</sup> fiscal year end. Clients may request more current information at any time by contacting the Advisor.

### **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for investment management. Each Client shall sign an Investment Advisory Agreement that details the responsibilities of Landmark and the Client.

#### **A. Fees for Advisory Services**

##### Account Portfolio Management

**Advisory fees are inclusive of all financial planning services.**

Investment Advisory Fees are paid quarterly in arrears pursuant to the terms of the Investment Advisory Agreement. Investment Advisory Fees are based on the average daily balance of assets under management during the preceding quarter. In calculating your market value, assets allocated to cash or a cash proxy, such as a money market fund, will be included in the calculation of assets under management. This prevents a conflict of interest. Otherwise, we would benefit by your account containing less cash and more investments. Investment Advisory Fees are based on the following schedule:

Assets Under Management	Annual Rate
First \$1,999,999*	0.80%
Amounts between \$2,000,000 - \$3,999,999	0.70%
Amounts between \$4,000,000 - \$4,999,999	0.60%
\$5,000,000 and over	0.50%

*\*All client relationships are subject to a \$500,000 relationship minimum. This minimum may be waived in the Adviser's discretion. However, any accounts under the stated minimum will be charged an annual fee of 1.00%.*

Investment Advisory Fees in the first quarter of service are prorated to the inception date of the account to the end of the first quarter. Investment Advisory Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the size and complexity of the Client relationship. All securities held in accounts managed by Landmark will be independently valued by the designated Custodian. Landmark will not have the authority or responsibility to value portfolio securities.

#### Financial Planning and Consulting Services

Landmark provides financial planning and consulting services to Clients as part of its comprehensive wealth management. Landmark does not charge a separate fee for these services to our fee-paying Clients. For clients who do not wish or need to have investment advisory services, Landmark may provide stand-alone financial planning and consulting services at an hourly rate.

Landmark offers financial planning or consulting services on an hourly basis at a rate of \$250 per hour, which may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total hours will be determined prior to establishing the advisory relationship.

The Advisor's fee is exclusive of, and in addition to brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs. Additionally, Landmark does not reward their Advisors with sales bonuses. The hourly fees are determined after considering many factors, such as the level and scope of the services.

#### **B. Fee Billing**

##### Account Portfolio Management

Investment Advisory Fees will be automatically deducted from the Client Account by the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account at the respective quarter end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the average daily balance of assets under management during the preceding quarter with Landmark. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the Investment Advisory Fee. If requested, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients may provide written authorization permitting Landmark to be paid directly from their accounts held by the Custodian as part of the Investment Advisory Agreement and separate account forms provided by the Custodian. Most clients agree to pay their quarterly fee by authorizing us to debit their account for our quarterly management fee. Clients are able to pay their quarterly fees by check or other means, if they request to do so in writing or by not initialing the section of the TD Ameritrade account application titled, "Authorization to pay fees to Agent".

#### Financial Planning and Consulting Services

As noted above, financial planning and consulting fees shall be invoiced by the Advisor upon completion of deliverables and are due upon receipt.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than Landmark, in connection with investment made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Investment Advisory Fee charged by Landmark is separate and distinct from these custodian and execution fees (See Item 12).

In addition, all fees paid to Landmark for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Landmark, but would not receive the services provided by Landmark which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Landmark to fully understand the total fees to be paid.

### **D. Advance Payment of Fees and Termination**

#### Account Portfolio Management

Landmark is compensated for its services at the end of the quarter after investment advisory services are rendered. Clients may request to terminate their Investment Advisory Agreement with Landmark, in whole or in part, by providing advance written notice.

The Client shall be responsible for Investment Advisory Fees up to and including the effective date of termination. The Client's Investment Advisory Agreement with the Advisor is non-transferable without Client's written approval.

#### Financial Planning and Consulting Services

In the event that a Client should wish to cancel the financial planning agreement under which any plan is being created, the Client shall be billed for actual hours logged on the planning project times the agreed upon hourly rate.

Either party may terminate a planning or consulting agreement at any time by providing written notice to the other party within five (5) days of signing the Advisor's financial planning or consulting agreement at no fee charged to the Client. After the five (5) days, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client.

### **E. Compensation for Sales of Securities**

Landmark does not receive any compensation for securities transactions in any Client account, other than the Investment Advisory Fees noted above.

## Item 6 – Performance-Based Fees and Side-By-Side Management

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Landmark does not charge performance-based fees.

## Item 7 – Types of Clients

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Landmark offers investment advisory services to individuals, high net-worth individuals, pension and profit sharing plans, and businesses. The relative percentage each type of Client is available on Landmark's Form ADV Part 1. These percentages will change over time. Landmark generally requires a minimum relationship size of \$500,000, which may be waived or reduced at the sole discretion of the Advisor.

## Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

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### A. Methods of Analysis

Landmark primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from Landmark is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, Landmark generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Landmark will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Landmark may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

### B. Risk of Loss

There are always risks to investing. **Clients should be aware that all investments carry various types of risk including the potential loss of principal that clients should be prepared to bear.** It is impossible to name all possible types of risks. Among the risks are the following:

- **Political Risks.** Most investments have a global component, even domestic stocks. Political events anywhere in the world may have unforeseen consequences to markets around the world.
- **General Market Risks.** Markets can, as a whole, go up or down on various news releases or for no understandable reason at all. This sometimes means that the price of specific securities could go up or down without real reason, and may take some time to recover any lost value. Adding additional securities does not help to minimize this risk since all securities may be affected by market fluctuations.
- **Currency Risk.** When investing in another country using another currency, the changes in the value of the currency can change the value of your security value in your portfolio.
- **Regulatory Risk.** Changes in laws and regulations from any government can change the value of a given company and its accompanying securities. Certain industries are more susceptible to government regulation. Changes in zoning, tax structure or laws impact the return on these investments.
- **Tax Risks Related to Short Term Trading:** Clients should note that Landmark may engage in short-term trading transactions. These transactions may result in short term gains or losses for federal and state tax

purposes, which may be taxed at a higher rate than long term strategies. Landmark endeavors to invest client assets in a tax efficient manner, but all clients are advised to consult with their tax professionals regarding the transactions in client accounts.

- **Purchasing Power Risk.** Purchasing power risk is the risk that your investment's value will decline as the price of goods rises (inflation). The investment's value itself does not decline, but its relative value does, which is the same thing. Inflation can happen for a variety of complex reasons, including a growing economy and a rising money supply.
- **Business Risk.** This can be thought of as certainty or uncertainty of income. Management comes under business risk. Cyclical companies (like automobile companies) have more business risk because of the less steady income stream. On the other hand, fast food chains tend to have steadier income streams and therefore, less business risk.
- **Financial Risk.** The amount of debt or leverage determines the financial risk of a company.
- **Default Risk.** This risk pertains to the ability of a company to service their debt. Ratings provided by several rating services help to identify those companies with more risk. Obligations of the U.S. government are said to be free of default risk.
- **Margin Risk.** "Margin" is a tool used to maximize returns on a given investment by using securities in a client account as collateral for a loan from the custodian to the client. The proceeds of that loan are then used to buy more securities. In a positive result, the additional securities provide additional return on the same initial investment. In a negative result, the additional securities provide additional losses. Margin therefore carries a higher degree of risk than investing without margin. Any client account that will use margin will do so in accordance with Regulation T. Landmark may utilize margin on a limited basis for clients with higher risk tolerances.
- **Short Sales.** "Short sales" are a way to implement a trade in a security Landmark feels is overvalued. In a "long" trade, the investor is hoping the security increases in price. Thus in a long trade, the amount of the investor's loss (without margin) is the amount paid for the security. In a short sale, the investor is hoping the security decreases in price. However, unlike a long trade where the price of the security can only go from the purchase price to zero, in a short sale, the price of the security can go infinitely upwards. Thus in a short sale, the potential for loss is unlimited and unknown, where the potential for loss in a long trade is limited and knowable. Landmark utilizes short sales only when the client's risk tolerances permit.
- **Information Risk.** All investment professionals rely on research in order to make conclusions about investment options. This research is always a mix of both internal (proprietary) and external (provided by third parties) data and analyses. Even an adviser who says they rely solely on proprietary research must still collect data from third parties. This data, or outside research is chosen for its perceived reliability, but there is no guarantee that the data or research will be completely accurate. Failure in data accuracy or research will translate to a compromised ability by the adviser to reach satisfactory investment conclusions.
- **Small Companies.** Some investment opportunities in the marketplace involve smaller issuers. These companies may be starting up, or are historically small. While these companies sometimes have potential for outsized returns, they also have the potential for losses because the reasons the company is small are also risks to the company's future. For example, a company's management may lack experience, or the company's capital for growth may be restricted. These small companies also tend to trade less frequently than larger companies, which can add to the risks associated with their securities because the ability to sell them at an appropriate price may be limited compared to the markets as a whole. Not only do these companies have investment risk, if a

client is invested in such small companies and requests immediate or short term liquidity, these securities may require a significant discount to value in order to be sold in a shorter time frame.

- **Concentration Risk.** While Landmark selects individual securities, including mutual funds, for client portfolios based on an individualized assessment of each security, this evaluation comes without an overlay of general economic or sector specific issue analysis. This means that a client's equity portfolio may be concentrated in a specific sector, geography, or sub-sector (among other types of potential concentrations), so that if an unexpected event occurs that affects that specific sector or geography, for example, the client's equity portfolio may be affected negatively, including significant losses.
- **Transition risk.** As assets are transitioned from a client's prior advisers to Landmark there may be securities and other investments that do not fit within the asset allocation strategy selected for the client. Accordingly, these investments will need to be sold in order to reposition the portfolio into the asset allocation strategy selected by Landmark. However, this transition process may take some time to accomplish. Some investments may not be unwound for a lengthy period of time for a variety of reasons that may include unwarranted low share prices, restrictions on trading, contractual restrictions on liquidity, or market-related liquidity concerns. In some cases, there may be securities or investments that are never able to be sold. The inability to transition a client's holdings into recommendations of Landmark may adversely affect the client's account values, as Landmark's recommendations may not be able to be fully implemented.
- **Restriction Risk.** Clients may at all times place reasonable restrictions on the management of their accounts. However, placing these restrictions may make managing the accounts more difficult, thus lowering the potential for returns.
- **Risks Related to Investment Term & Liquidity.** Securities do not follow a straight line up in value. All securities will have periods of time when the current price of the security is not an accurate measure of its value. If you require us to liquidate your portfolio during one of these periods, you will not realize as much value as you would have had the investment had the opportunity to regain its value. Further, some investments are made with the intention of the investment appreciating over an extended period of time. Liquidating these investments prior to their intended time horizon may result in losses.
- **Mutual Funds:** When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).
- **Exchange Traded Funds:** Prices may vary significantly from the Net Asset Value due to market condition. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the clients invest.
- **Equity Securities:** Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources,

and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

- **Fixed Income:** The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by the Fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- **REITs.** Landmark may recommend that a portion of a client portfolio be allocated to real estate investment trusts, otherwise known as "REITs". A REIT is an entity, typically a trust or corporation that accepts investments from a number of investors, pools the money, and then uses that money to invest in real estate through either actual property purchases or mortgage loans. While there are some benefits to owning REITs, which include potential tax benefits, income and the relatively low barrier to invest in real estate as compared to directly investing in real estate, REITs also have some increased risks as compared to more traditional investments such as stocks, bonds, and mutual funds. First, real estate investing can be highly volatile. Second, the specific REIT chosen may have a focus such as commercial real estate or real estate in a given location. Such investment focus can be beneficial if the properties are successful, but lose significant principal if the properties are not successful. REITs may also employ significant leverage for the purpose of purchasing more investments with fewer investment dollars, which can enhance returns but also enhances the risk of loss. The success of a REIT is highly dependent upon the manager of the REIT. Clients should ensure they understand the role of the REIT in their portfolio.
- **Excess Cash Balance Risk.** Client accounts may have cash balances in excess of \$250,000, which is the insurance limit of the Federal Deposit Insurance Corporation. For cash balances in excess of that amount, there is an enhanced risk that operation related counterparty risk related to the account custodian could cause losses in the account. We mitigate this risk by carrying cash balances in amounts either subject to protection or as limited as you, the client, directs. You may elect to participate in a "cash sweep" program through your account custodian which automatically moves excess cash from your investment account into a cash account and then invests that cash into cash based investments, such as money market funds. We do not receive compensation of any kinds for facilitating your participation in such cash sweep accounts.

Past performance is not a guarantee of future returns. **Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear.** Clients are reminded to discuss these risks with the Advisor. For more information on our investment management services, please contact us at (631) 923-2485.

## Item 9 – Disciplinary Information

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There are no legal, regulatory or disciplinary events involving Landmark or any of its employees.

## Item 10 – Other Financial Industry Activities and Affiliations

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**A. Registration as a Broker/Dealer or Broker/Dealer Representative**

Neither Landmark nor its representatives are registered as or have pending applications to become a broker/dealer or as representatives of a broker/dealer.

**B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Neither Landmark nor its representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

**C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

Neither Landmark nor its representatives have any material relationships to this advisory business that would present a possible conflict of interest.

**D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections**

Landmark does not utilize nor select other advisers or third party managers. All assets are managed by Landmark management.

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**Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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**A. Code of Ethics**

Landmark has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Landmark. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Landmark and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Landmark associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. Landmark has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (631) 923-2485.

**B. Personal Trading and Conflicts of Interest**

Landmark allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Landmark does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Landmark does not have a material interest in any securities traded in Client accounts. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. The Advisor may have an incentive to favor its personal portfolio over a Client's and could spend time managing personal assets instead of focusing on the Client's assets. In addition, the Advisor may have incentive to purchase or sell securities for its portfolio in advance of trading for a Client.

The Advisor understands its fiduciary duty and as such always places Client interests above its own interests and will never complete any transactions that favor the Advisor over the Client.

As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you. **At no time, will Landmark or any associated person of Landmark, transact in any security to the detriment of any Client.**

From time to time, representatives of Landmark may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of Landmark to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. Landmark will always transact client's transactions before its own when similar securities are being bought or sold.

#### **C. Retirement Plan Rollovers – No Obligation/Potential for Conflict of Interest**

A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (II) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (III) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Landmark recommends that a client roll over their retirement plan assets into an account to be managed by Landmark, such a recommendation creates a conflict of interest if Landmark will earn an advisory fee on the rolled over assets. **No client is under any obligation to roll over retirement plan assets to an account managed by Landmark. Landmark's Chief Compliance Officer, Brian R. Cohen, remains available to address any questions that a client or prospective client may have regarding its prospective engagement and the corresponding conflict of interest presented by such engagement.**

## **Item 12 – Brokerage Practices**

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Landmark does not maintain custody of client assets; though Landmark may be deemed to have custody if a client grants Landmark authority to debit fees directly from their account (see Item 15 below). Assets will be held with a qualified custodian, which is custodied by TD Ameritrade Institutional, a division of TD Ameritrade, or Schwab Advisor Services, a division of Schwab, both members FINRA/SIPC, unaffiliated SEC-registered broker-dealers and FINRA members.

Landmark recommends the use of TD Ameritrade or Schwab and does not allow directed brokerage. In a directed brokerage arrangement, the client would negotiate terms and arrangements for their account with a broker-dealer of their choosing. This means that the client, and not Landmark, will be in the best position to seek and secure the best value for the costs of execution. This means that the client may not pay the most cost-effective commission rates. Landmark will not be able to aggregate orders under these circumstances, which may result in higher commission costs or transaction fees because the trading costs are not allocated among a group. Clients also may

not benefit from commission rates Landmark may be able to negotiate. Further, there may be some transactions in certain securities that must be placed first through Landmark recommended broker-dealer. In some circumstances, placing those trades first may mean that a client who directs brokerage may not only pay a higher commission cost, they may also pay a higher price for a given security. In general, clients may not receive value for the commission dollar spent, may spend more than is necessary for execution services, and may have reduced gains in their accounts as a result of directing brokerage.

TD Ameritrade offers enhanced services to independent investment advisors. These services include custody of securities, trade execution platforms, clearance and settlement of transactions, and access to research not available to the general public. TD Ameritrade is independently owned and is wholly independent from Landmark. It is expected that most, if not all, transactions in a given client account will be cleared through the custodian of that account in its capacity as a broker-dealer.

Landmark uses TD Ameritrade to custody clients' assets based on a variety of factors. These include, but are not limited to costs. TD Ameritrade has what can be considered discounted commission rates. However, in choosing a broker-dealer or custodian, we are most concerned with the value the client receives for the cost paid, not just the cost. TD Ameritrade adds value beyond commission cost. Other factors that may be considered in determining overall value include speed and accuracy of execution, financial strength, knowledge and experience of staff, research and service. TD Ameritrade also has arrangements with many exchange traded funds and mutual funds that enable us to purchase these exchange traded funds and mutual funds for client accounts at reduced transaction charges (as opposed to other broker-dealers). Landmark re-evaluates the use of TD Ameritrade at least annually to determine if they are still the best value for our clients.

Landmark participates in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Landmark receives some benefits from TD Ameritrade through its participation in the Program.

As disclosed above, Landmark participates in TD Ameritrade's institutional customer program and Landmark may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Landmark's participation in the program and the investment advice it gives to its Clients, although Landmark receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Landmark participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Landmark by third party vendors.

TD Ameritrade may also have paid for business consulting and professional services received by Landmark's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Landmark but may not benefit its Client accounts. These products or services may assist Landmark in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Landmark manage and further develop its business enterprise. The benefits received by Landmark or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Landmark endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Landmark or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Landmark's choice of TD Ameritrade for custody and brokerage services.

Generally, in addition to a broker's ability to provide "best execution," Landmark may also consider the value of "research" or additional brokerage products and services a broker-dealer has provided or may be willing to provide. This is known as paying for those services or products with "soft dollars." Because many of the services or products could be considered to provide a benefit to Landmark, and because the "soft dollars" used to acquire them are client assets, Landmark could be considered to have a conflict of interest in allocating client brokerage business: Landmark could receive valuable benefits by selecting a particular broker or dealer to execute client transactions and the transaction compensation charged by that broker or dealer might not be the lowest compensation Landmark might otherwise be able to negotiate. In addition, Landmark could have an incentive to cause clients to engage in more securities transactions than would otherwise be optimal in order to generate brokerage compensation with which to acquire products and services.

Landmark's use of soft dollars is intended to comply with the requirements of Section 28(e) of the Securities Exchange Act of 1934. Section 28(e) provides a "safe harbor" for investment managers who use commissions or transaction fees paid by their advised accounts to obtain investment research services that provide lawful and appropriate assistance to the manager in performing investment decision-making responsibilities. As required by Section 28(e), Landmark will make a good faith determination that the amount of commission or other fees paid is reasonable in relation to the value of the brokerage and research services provided. That is, before placing orders with a particular broker, we generally determine, considering all the factors described below, that the compensation to be paid to TD Ameritrade is reasonable in relation to the value of all the brokerage and research products and services provided by TD Ameritrade. In making this determination, we typically consider not only the particular transaction or transactions, and not only the value of brokerage and research services and products to a particular client, but also the value of those services and products in our performance of our overall responsibilities to all of our clients. In some cases, the commissions or other transaction fees charged by a particular broker-dealer for a particular transaction or set of transactions may be greater than the amounts another broker-dealer who did not provide research services or products might charge.

We do not consider whether TD Ameritrade or any other broker-dealer/custodian, refers clients to Landmark as part of our evaluation of these broker-dealers.

In limited circumstances, Landmark may use Schwab Advisor Services to custody clients' assets. Schwab Advisor Services (formerly called Schwab Institutional) is Schwab's business serving independent investment advisory firms like ours. They provide us and our clients with access to its institutional brokerage – trading, custody,

reporting and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis and at no charge to us as long as we maintain a total of at least \$10 million of our clients' assets in accounts at Schwab. Schwab has eliminated commissions for online trades of equities, ETFs and options (subject to \$0.65 per contract fee). This means that, in most cases, when we buy and sell these types of securities, we will not have to pay any commissions to Schwab. We encourage you to review Schwab's pricing to compare the total costs of entering into a wrap fee arrangement versus a non-wrap fee arrangement. If you choose to enter into a wrap fee arrangement, your total cost to invest could exceed the cost of paying for brokerage and advisory services separately. To see what you would pay for transactions in a non-wrap account please refer to Schwab's most recent pricing schedules available at [schwab.com/aspricingguide](http://schwab.com/aspricingguide).

Services that Benefit Client - Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit clients.

Services that May Not Directly Benefit Clients - Schwab also makes available to us other products and services that benefit us but may not directly benefit the client or their account(s). These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or some substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provides access to client account data (such as duplicate trade confirmations and account statements);
- facilitates trade execution and allocate aggregated trade orders for multiple client accounts;
- provides pricing and other market data;
- facilitates payment of our fees from our clients' accounts; and
- assists with back-office functions, recordkeeping and client reporting.

Schwab offers other services intended to help us manage and develop our business enterprise. These services include:

- educational conferences and events
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants and insurance providers.

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees.

Aggregating and Allocating Trades - The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Landmark will execute its transactions through an unaffiliated broker-dealer. Landmark rebalances account by account. In limited circumstances Landmark may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

**Landmark always acts in the best interests of the Client.**

## Item 13 – Review of Accounts

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### **A. Frequency of Reviews**

Securities held in Client Accounts are monitored on a regular and continuous basis by Landmark. Formal reviews of Client Accounts are generally conducted at least annually or more frequently depending on the needs of the Client. Portfolios may be re-balanced as deemed necessary by the Advisor.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Landmark if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## Item 14 - Client Referrals and Other Compensation

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### **A. Compensation Received by Landmark**

Landmark is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. Landmark does not receive commissions or other compensation from product sponsors, broker dealers or any un-related third party. Landmark may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Landmark may receive referrals of new Clients from a third-party.

## **B. Referrals from Clients, Centers of Influence and/or Solicitors**

Landmark has received many referrals over the years. The referrals come from current clients, centers of influence, (such as estate planning attorney's, accountants, employees, personal friends of employees and other similar sources). Landmark does not compensate these outside referring parties for these referrals.

Landmark engages independent solicitors to provide client referrals. If a client is referred to us by a solicitor, this practice is disclosed to the client in writing by the solicitor and Landmark pays the solicitor out of its own funds—specifically, Landmark generally pays the solicitor a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of solicitors is strictly regulated under applicable federal and state law. Landmark's policy is to fully comply with the requirements of Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable.

Landmark may receive client referrals from Zoe Financial, Inc through its participation in Zoe Advisor Network (ZAN). Zoe Financial, Inc is independent of and unaffiliated with Landmark and there is no employee relationship between them. Zoe Financial established the Zoe Advisor Network as a means of referring individuals and other investors seeking fee-only personal investment management services or financial planning services to independent investment advisors. Zoe Financial does not supervise Landmark and has no responsibility for Landmark's management of client portfolios or Landmark's other advice or services. Landmark pays Zoe Financial an on-going fee for each successful client referral. This fee is usually a percentage of the advisory fee that the client pays to Landmark ("Solicitation Fee"). Landmark will not charge clients referred through Zoe Advisor Network any fees or costs higher than its standard fee schedule offered to its clients. For information regarding additional or other fees paid directly or indirectly to Zoe Financial Inc, please refer to the Zoe Financial Disclosure and Acknowledgement Form.

## **C. Referrals Out**

Landmark does not accept referral fees or any direct form of remuneration from other professionals when a prospect or client is referred to them. Landmark is desirous of generating referrals from such other professionals by demonstrating expertise, professionalism, and ongoing client satisfaction with any joint clients. The ability of Landmark to refer out to other industry professionals, helps us to fulfill our fiduciary capacity of helping our clients/prospects get all of their financial needs met. If a client does not need a referral but instead already has an existing relationship with an accountant, attorney, insurance representative, etc., we make ourselves available to assist with that current advisor.

## **Item 15 – Custody**

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Landmark deducts fees from client accounts, and thus has limited custody. Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. You will receive account statements directly from TD Ameritrade Institutional (TDAI) **or** Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to TD Ameritrade Institutional (TDAI) or Schwab. You should carefully review those statements promptly when you receive them.

We encourage clients to carefully review the statements and confirmations sent to them by their custodian, and to compare the information on your quarterly report prepared by Landmark against the information in the statements provided directly from TD Ameritrade Institutional (TDAI) or Schwab. Please alert us of any discrepancies.

## Item 16 – Investment Discretion

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Landmark generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Landmark. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Landmark will be in accordance with each Client's investment objectives and goals.

## Item 17 – Voting Client Securities

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Landmark does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements and supporting information directly from the Custodian. If questions arise, Landmark may assist in answering questions, but cannot accept proxy-voting responsibility.

## Item 18 – Financial Information

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Neither Landmark, nor its management has any adverse financial situations that would reasonably impair the ability of Landmark to meet all obligations to its Clients. Neither Landmark, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Landmark is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in advance.

Combined Form ADV Part 2B –Brochure Supplement for:

**Brian R. Cohen, Principal and Chief Compliance Officer**

**Christopher N. Congema, CFP®, Principal**

**Joseph M. Favorito, CFP®, Principal**

**James J. Millington, CFP®, Financial Advisor**



Landmark Wealth Management, LLC  
CRD No: 158693

95 Broadhollow Road, Suite 102, Melville, NY 11747  
Phone: 888-342-6436

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

Brian Cohen, Chief Compliance Officer

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This Brochure Supplement provides information about the background and qualifications of Brian R. Cohen (CRD# **1435347**) Christopher N. Congema, CFP® (CRD# **2590933**), Joseph M. Favorito (CRD# **2942891**) and James M. Millington (CRD# **288590**) in addition to the information contained in the Landmark Wealth Management, LLC ("Landmark" or the "Advisor" - CRD #158693) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you any questions about the contents of the Landmark Disclosure Brochure or this Brochure Supplement, please contact us at (888) 342-6436.

Additional information about Mr. Cohen, Mr. Congema, Mr. Favorito, and Mr. Millington, are available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

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### **Brian R. Cohen**

Born in 1964, University of Buffalo majoring in Business Administration, as well as obtaining a number of securities licenses throughout the years, including the Series 3, 7, 8, 24, 63, and 65, and NYS insurance license (Life and Accident & Health). Of note, as a fee only Registered Investment Advisor, these licenses are not active.

#### **Employment History:**

- Principal, Landmark Wealth Management, LLC, 12/2014 to Present
- Principal, Core-X Wealth Management, LLC, 07/2013 to 01/2015
- Regional Bank Private Banker, Wells Fargo, 01/2013 to 07/2013
- Vice President - Branch Manager, HSBC, 05/2011 to 08/2012
- Vice President – Branch Manager, Fidelity Investments, Inc., 07/2004 to 09/2010
- Vice President – Investment Center and Regional Manager, HARRISdirect, 03/2001 to 06/2004
- Vice President - Branch Manager, Charles Schwab & Co., Inc., 11/1991 to 03/2001

### **Mr. Christopher N. Congema CFP®**

Born in 1968. Earned a B.S. in Marketing from Saint John's University in 1990.

#### **Employment History:**

- Principal, Landmark Wealth Management, LLC, 12/2014 to Present
- Principal, Core-X Wealth Management, LLC, 02/2013 to 01/2015
- Vice President - Senior Account Executive, Fidelity Investments, Inc., 11/2005 to 02/2013
- Vice President - Branch Manager, Charles Schwab & Co., Inc, 07/1995 to 11/2005

### **Joseph M. Favorito, CFP®**

Born in 1975. Mr. Favorito earned his Certified Financial Planner (CFP®) Certification from College for Financial Planning in 2006.

#### **Employment History:**

- Principal, Landmark Wealth Management, LLC, 09/2011 to Present
- Financial Planning Consultant / Account Executive, Fidelity Investments, 08/2005 to 08/2011
- Investment Consultant, TD Ameritrade (formerly TD Waterhouse), 05/1999 to 08/2005

## James J. Millington, CFP®

Born in 1976. Earned his B.A. in Economic in 1998 from the University of Albany. He then earned his Certified Financial Planner (CFP®) Certification in 2003.

### Employment History:

- Financial Advisor, Landmark Wealth Management, LLC, 03/2021 to Present
- Financial Consultant, Fidelity, 10/2010 to 03/2021
- Financial Advisor, JPMorgan Chase, 1/2008 to 10/2010
- Banker, Wachovia Bank, 10/2004 to 11/2007
- Financial Consultant, TD Ameritrade, 6/1999 to 2/2004
- Stockbroker, Prudential Securities ,10/1998 to 4/1999

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Cohen, Mr. Congema, Mr. Favorito, or Mr. Millington.*** Mr. Cohen, Mr. Congema, Mr. Favorito, and Mr. Millington have never been involved in any regulatory, civil or criminal actions. There have been no client lawsuits, arbitration claims or administrative proceedings against Mr. Cohen, Mr. Congema, Mr. Favorito, and Mr. Millington.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Cohen, Mr. Congema, Mr. Favorito, and Mr. Millington.***

However, we do encourage you to independently view the background of Mr. Cohen, Mr. Congema, Mr. Favorito, and Mr. Millington on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **1435347** in the field labeled “Individual CRD Number” for Mr. Cohen, **2590933** for Mr. Congema, **2942891** for Mr. Favorito and **288590** for Mr. Millington.

## Item 4 – Other Business Activities

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Mr. Favorito, Mr. Congema and Mr. Millington have no additional business. Mr. Cohen is a Member of FINRA Board of Arbitrators and occasionally serves as a non-public arbitrator.

## Item 5 – Additional Compensation

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Other than salary, annual bonuses, or regular bonuses, Mr. Cohen, Mr. Favorito, Mr. Congema and Mr. Millington do not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Landmark.

## Item 6 – Supervision

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Mr. Favorito, Mr. Congema and Mr. Millington report to Mr. Cohen who serves as a Principal and the Chief Compliance Officer of Landmark. Mr. Cohen can be reached at (631) 923-2487.

Landmark has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Landmark. Further, Landmark is subject to regulatory oversight by various agencies. These agencies require registration by Landmark and its employees. As a registered entity, Landmark is subject to examinations by regulators, which may be announced or unannounced. Landmark is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



# Client Relationship Summary

## March 17, 2022

### Introduction

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Landmark Wealth Management, LLC (“Landmark”) 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

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Landmark offers investment advisory and financial planning services to individuals, high net-worth individuals, pension and profit sharing plans, and business.

Investment advisory services are offered on a discretionary basis where Landmark works with each client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio allocation. Landmark’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by Landmark.

Landmark’s financial planning services generally involve preparing a financial plan or rendering a financial consultation for clients based on the client’s financial goals and objectives. This can include one or more areas, including, but not limited to investment planning, retirement planning, personal savings, education savings.

For more detailed information, please refer to our Disclosure Brochure, the [Form ADV Part 2A](#), under Item 4 Advisory Business and Item 7 Types of Clients.

### What fees will I pay?

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Landmark charges annual fees starting at 0.80% to 1.00% for account portfolio management based upon the amount of assets the client engages Landmark to manage. Fees decrease as the amount of assets under management increases. These fees are negotiable at the sole discretion of the advisor based upon the size and complexity of the client relationship. The account portfolio management fee is exclusive of, and in addition to brokerage fees, transactions fees, and other related costs and expenses, which may be incurred by the client. However, Landmark will not receive any portion of the commissions, fees and costs.

Landmark provides financial planning and consulting services to clients as part of its comprehensive wealth management. Landmark does not charge a separate fee for these services to our fee-paying clients. For non-fee-paying Clients, Landmark may provide financial planning and consulting services at an hourly rate of \$250 per hour, which may be negotiable depending on the nature and complexity of each client’s circumstances.

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. For more specific information regarding our fees, please refer our Disclosure Brochure, the [Form ADV Part 2A](#) under Item 5 Fees and Compensation.



# Client Relationship Summary

## March 17, 2022

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.

For example, financial planning and consulting recommendations may pose a potential conflict between the interests of Landmark and the interests of the client. Clients are not obligated to implement any recommendations made by Landmark or maintain an ongoing relationship with Landmark. If the client elects to act on any of the recommendations made by Landmark, the client is under no obligation to effect the transaction through Landmark.

For more specific information regarding compensation and conflicts, please refer our Disclosure Brochure, the [Form ADV Part 2A](#) under Item 10.

### How do your financial professionals make money?

Financial professionals of Landmark are paid a portion of the advisory fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](#).

### Additional Information

Additional information about our investment advisory services can be found at [LandmarkWealthMgmt.com](#). A copy of our relationship summary can also be requested by calling (888) 342-6436.

Here are some *conversation starters* to ask us that are recommended by the SEC:

- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?*
- *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?*
- *How might your conflicts of interest affect me, and how will you address them?*
- *As a financial professional, do you have any disciplinary history? For what type of conduct?*
- *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?*



# Privacy Notice

This notice is being provided to you in accordance with the Securities and Exchange Commission's rule regarding the privacy of consumer financial information ("Regulation S-P"). Please take the time to read and understand the privacy policies and procedures that we have implemented to safeguard your nonpublic personal information.

## **INFORMATION WE COLLECT**

Landmark Wealth Management, LLC must collect certain personally identifiable financial information about its clients to ensure that it offers the highest quality financial services and products. The personally identifiable financial information which we gather during the normal course of doing business with you may include:

1. information we receive from you on applications or other forms;
2. information about your transactions with us, our affiliates, or others;
3. information collected through an Internet "cookie" (an information collecting device from a web server); and
4. information we receive from a consumer reporting agency.

## **INFORMATION WE DISCLOSE**

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted by law. We do not disclose your personal information to any third party for the purpose of allowing that party to market other products to you. In accordance with Section 248.13 of Regulation S-P, we may disclose all of the information we collect, as described above, to certain nonaffiliated third parties such as attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all nonaffiliated third parties that prohibit such third parties from disclosing or using the information other than to carry out the purposes for which we disclose the information.

## **CONFIDENTIALITY AND SECURITY**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide financial products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

## **WE'LL KEEP YOU INFORMED**

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our privacy policy and will provide you with a revised policy if the changes materially alter the previous privacy policy. We will not, however, revise our privacy policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing. You may obtain a copy of our current privacy policy by contacting us at (631) 923-2485.