Relationship Summary

Nectarine Financial, 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 to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include individuals and high-net-worth individuals. Our investment advisory services are limited (i) to consultative financial planning services delivered pursuant to an hourly rate ("The Hour Services"), (ii) to receive a thorough analysis of their financial life pursuant to a multi-week engagement for a one-time flat fee ("The Plan Services"), or (iii) to receive ongoing financial planning services over an indefinite period of time ("Ongoing Financial Planning Services").

The Hour Services are intended for clients that wish to receive professional advice regarding a limited number of specific financial planning topics. The Hour Services are generally delivered during a single, one-hour telephone or video conference that includes one recap email with an actionable to-do list.

The Plan Services generally encompasses an 8-week engagement that includes: 3 face to face telephone or video conferences, 5 hours of document review, 16 hours of expert planning and analysis, 4 hours of implementation help, unlimited email support, and a custom financial plan.

Ongoing Financial Planning Services encompass an ongoing financial planning relationship whereby we collaborate on various planning topics as applicable to your specific financial situation, with us providing consultative advice and recommendations over the course of the year.

When rendering financial planning services, we will evaluate and make recommendations with respect to various financial planning topics that are requested by the client. Such topics can include, for example, investment portfolio allocation recommendations, retirement planning, education savings, cash flow management, debt reduction, estate planning, insurance needs, risk mitigation, tax planning, charitable giving strategies, and/or financial goal tracking. Implementation of our recommendations will be at the discretion of the client. We do not manage any client investment portfolios.

Our advice is not limited to certain types of investments, though our investment allocation recommendations are typically with respect to low-cost, index-based exchange traded funds ("ETFs") or mutual funds. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

More detailed information about our services may be found in Items 4 and 7 of our Form ADV Part 2A brochure, available at https://adviserinfo.sec.gov/firm/brochure/327155.

Conversation Starters	● "Given my financial situation, should I choose an investment advisory service? Why or why not?" ● "How will you choose investments to recommend to me?" ● "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

What fees will I pay?

The Hour Services are rendered at an hourly rate that is generally less than $500 per one hour session. The Plan Services are rendered for a flat fee that is generally less than $10,000. Ongoing Financial Planning Services are rendered for a flat fee that generally ranges from $100 to $3,000 per quarter. Fees are negotiable, and your specific fee schedule is included as part of the financial planning agreement signed by you and us.

In addition, retail investors may also incur additional fees and costs charged by third-parties to the extent they elect to act on the financial planning recommendations rendered. Such fees and costs could include, for example, custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges. We do not receive any portion of these separate fees and costs.

When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation. When we charge hourly fees, we are incentivized to incur more time in rendering services to you.

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.

More detailed information about our fees and costs may be found in Item 5 of our Form ADV Part 2A brochure.

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?”

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.

Shane Sideris is the Principal, Chief Compliance Officer, and investment adviser representative of Synchronous Wealth Advisors LLC (“Synchronous”), an investment adviser under common control with us. Shane Sideris’ activity with Synchronous is separate and independent from his activity with us.

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

More detailed information about our conflicts of interest may be found in our Form ADV Part 2A brochure.

How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of the fees you pay us. They are not compensated based on the sale of a particular product and do not earn commissions.

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

Firm – no. Financial professionals – yes. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting https://hellonectarine.com/, emailing info@hellonectarine.com, or calling 858-779-0115.

Conversation Starter	“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?”