

Item 1: Cover Page

Form ADV Part 2
March 28, 2019



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This brochure provides information about the qualifications and business practices of Nest Builder Financial Advisors, Ltd. If you have any questions about the contents of this brochure, please contact us using one of the methods listed above.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. Additional information about Nest Builder Financial Advisors, Ltd. also is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD number: 127560.

Item 2: Material Changes

Material changes to this brochure are provided in this section during each annual update and any interim updates. This brochure was last released on March 19, 2019

There have been no material changes in this brochure since 2016.

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Item 4: Advisory Business

Description of our firm

Nest Builder Financial Advisors, Ltd. is an Illinois Registered Investment Advisor formed in 2004. We may register in other states where we conduct business or meet exemptions to registration in other states. Mary Erl is the owner in entirety and designated principal of the firm.

We hold ourselves to the fiduciary standard, which means our firm and its associates will act in the utmost good faith and in a manner believed to be in the best interest of our clients. As fiduciaries, we are obligated to put our clients' interests before our own.

General Information

Nest Builder Financial Advisors, Ltd. does not provide accounting, insurance, or legal services. With your consent, there may times we work with your advisors, attorneys, accountants, etc., to better address your needs and concerns or to collaborate on strategies. Your other advisors will charge their own fees.

Our services and recommendations are made in good faith using our best judgment. Nest Builder Financial Advisors, Ltd. cannot guarantee or warrant any specific level of investment performance or that your returns will be profitable over time. Past performance is not necessarily indicative of future results.

The client retains complete discretion over all of the implementation decisions and may accept or reject any recommendation made by us. We do not manage, monitor or have discretion over your assets.

Except as provided by law, Nest Builder Financial Advisors, Ltd. will not be liable to the client, or heirs, or assignees for losses an account may suffer due to an investment decision or other actions, taken, or not taken, that were made in good faith and were what a prudent person acting in a fiduciary capacity would use. We will not be liable for any loss arising from our adherence to your direction or that of your legal or accounting agent; or any act or failure to act by a service provider maintaining an account.

Nothing contained in this document or our client engagement agreement shall constitute a waiver of any rights that a client may have under federal and state securities laws.

Description of Services Offered

Financial Planning Service is broad-based, ongoing and includes the following components:

- Retirement Planning
- Investment Review and Design
- Risk Assessment and Asset Allocation
- Tax Planning
- College Planning
- Cash Flow and Spending Plans
- Education Funding
- Employee Benefits, including Stock Options and Grants
- Risk Management and Insurance
- Estate Planning, Gifting, and Trusts
- Periodic Reviews and Rebalancing

We believe clients are best served by addressing these items over time to fully appreciate the effect on their overall goals. Regular interactions keep both client and advisor apprised of changes.

Item 4: Advisory Business (cont'd)

Limited-Scope Service

In some cases, we may offer a collaborative meeting for those looking for general financial guidance; or this may be a service delivering specific recommendations on a modular component of a Financial Plan. Fees for these services are based on the complexity of the work and our professional time.

Educational Workshops

Periodically, we present complimentary educational workshops on an “as announced” basis for clients and prospective clients desiring general advice on investments and personal finance. Topics may include issues related to financial management, financial planning, retirement strategies, or various other economic and investment topics. We do not provide specific recommendations at these workshops.

We may offer educational online or video presentations on financial topics. Attendees may be charged a fee for these presentations; please see Item 5 for more information. Our workshops and video presentations are educational in nature and do not involve the sale of insurance or investment products. Information presented will not be based on any one person’s need nor do we provide individualized investment advice to attendees.

In some circumstances, we may present workshops upon request, such as for an employer, church, or civic group. These workshops would be billable based on the complexity and time necessary to prepare and deliver the presentation and any additional follow up activities required.

Wrap Fee Programs

We do not participate in any wrap fee investment management programs.

Client Assets Under Management

We do not manage client assets.

Item 5: Fees and Compensation

Financial Planning Service

Our “Financial Planning” service is a fixed monthly fee which takes into consideration factors such as the complexity and amount of time dedicated to your engagement. For new clients, a one-time set-up fee is assessed and presented with the monthly fee schedule which is calculated based on net worth. Higher assets typically correspond to more complexity in the planning process. The fees will be determined at the introductory appointment and shown on the Client Service Agreement. All agreements and fee schedules are valid for at least two years, although either party may terminate early without penalty.

Assets up to	Set-up Fee	Monthly Fee	Assets up to	Set-up Fee	Monthly Fee
\$1,000,000	\$1,000	\$250	\$3,000,000	\$1,500	\$500
\$1,250,000	\$1,000	\$300	\$3,500,000	\$1,500	\$550
\$1,500,000	\$1,000	\$350	\$4,000,000	\$1,500	\$600
\$2,000,000	\$1,000	\$400	\$4,500,000	\$1,500	\$650
\$2,500,000	\$1,000	\$450	\$5,000,000	\$1,500	\$700

Item 5: Fees and Compensation (cont'd)

Financial Planning Service (cont'd)

The set-up fee is for new clients and due upon signing of our client service agreement. The monthly fee is paid in arrears (for the past month) and is due on the 25th day of the month starting the month after the agreement was signed.

The client will typically set up automatic e-payments for the monthly fee; we do not initiate a withdrawal of client funds. In some cases, we may agree to a quarterly fee.

Limited Scope Service

In some circumstances, we may offer fixed-fee services which may be a general, collaborative consultation meeting for those looking for input on their general direction or financial guidance. A limited-scope service may also be a service delivering specific recommendations on a modular component of a Financial Plan. The fees will be determined depending upon the nature, complexity and time involved and are due at time consultation is complete.

Workshops

When requested, we may prepare and deliver workshops to employers or other groups and will assess a fee commensurate with the time and effort to prepare, present and consider any follow-up activity. Workshop fees are assessed to the employer or other group, not the individuals in attendance.

Educational Videos

We may offer educational videos on financial planning topics; attendees may be charged a fee to participate. The fees are typically \$75 per person per episode and we may offer a volume discount for a series of episodes. Fees for educational video episodes are due in full in advance.

External Fees

By following our advice, you may incur separate fees and expenses that are charged by mutual funds and/or exchange traded funds. We recommend you review each prospectus for a complete explanation of fees and expenses. You may also incur separate transaction costs or administration fees from brokerage firms. We do not receive commissions or third-party payments of any kind.

Termination of Services

Either party, client or advisor, may terminate the agreement at any time, which will typically be in writing or via email. We will reply acknowledging the termination.

If you are a new client, either a Financial Planning or Limited-Scope services, you may terminate an agreement with our firm within five business days after signing our client service agreement without penalty or charge. Your set-up fee, if any, will be returned to you. Beyond that, if you terminate a Financial Planning service within the first 3 months, a portion of your set-up fee will be returned to you as described: terminate within 30 days of signing, 90% of the initial set up fee is refunded; within 60 days after signing, 50% is refunded; and within 90 days, 10% is refunded. If you terminate a limited-scope engagement after 5 days, we will promptly return any unearned amount of your deposit upon receipt of a written termination notice. However, should an educational workshop attendee cancel within 48 hours of the first session, fees will typically not be subject to a refund.

Item 6: Performance-Based Fees & Side-By-Side Management

This does not apply to our firm.

Item 7: Types of Clients

Nest Builder Financial Advisors, Ltd. primarily serves individuals and families. We do not require minimum income levels, minimum level of assets or other conditions for our advisory services. However, for Financial Planning clients it is recommended that singles have investments of at least \$250,000 or an annual income of greater \$100,000 and that married couples have investments of at least \$400,000 or income of greater than \$150,000. We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements, or pre-existing relationships.

Client responsibilities include providing requested documentation in a timely manner and performing safe computing practices such as redacting personally-identifiable information including account numbers and Social Security numbers from statements and tax returns sent to us. In addition, Financial Planning clients are responsible for providing revised materials such as 401(k) investment options and Summary Plan Description (SPD) updates from their plans as soon as practical. Such clients are also responsible for contacting us for additional reviews when making decisions about changes in your financial situation such as the loss of a job, retirement, receipt of a significant bonus or inheritance, the birth of a new child, or other circumstances. Clients are responsible for financial decisions and are under no obligation to follow any advice or recommendation that we provide.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

When we work with clients to make investment recommendations, we consider their financial situation now as well as their long-term needs; investment goals; level of investment knowledge and experience; tolerance and capacity for risk; and restrictions in investment choices.

Nest Builder Financial Advisors, Ltd. employs fundamental analysis by evaluating economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. We utilize professional tools such as subscription services, business news sources, and industry publications for our research.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss (cont'd)

We make asset allocation and investment policy recommendations using the above considerations and our own best judgement and work with our clients to come to agreement regarding the direction of their investments. We make specific investment recommendations for each account and take into consideration the tax effect of investment categories in varying account types, such as investment accounts, traditional IRAs, Roth IRAs, etc. We generally design a core portfolio of passive index investments including traditional index funds and Exchange-Traded Funds (ETF)s and may include managed funds that offer another form of diversification and good value. We do not make individual stock recommendations but may point out additional factors for clients to consider when making stock decisions.

Our investment strategies are designed to accomplish one or more of the following goals: reduce risk; increase diversification; align allocation with risk tolerance, need and capacity; reduce investment fees; or improve tax strategies. Markets are inherently volatile in the short-term and we consider investing as a long-term proposition. This requires patience, trading infrequently, and rebalancing, generally annually. More frequent rebalancing often negatively affects long-term performance.

An Investment Policy statement is provided to establish guidelines for allocation and may include time horizons, for example, your anticipated timeframe until retirement or until distributions begin. The policy is designed to be specific enough to be helpful, especially when markets exhibit extreme behavior, yet provide some flexibility to deal with macro-level changing conditions.

We are not affiliated with any banks, brokerage, mutual fund, or insurance companies. We do not have authority to trade on a client's behalf, however we may assist clients with opening or transferring accounts and participate in conference calls with brokers.

Investment risks may include:

- Market risk
- Company risk
- Management risk
- Firm research
- Fundamental analysis
- Passive market theory
- Interest-rate risk
- Liquidity risk
- Reinvestment risk

Item 9: Disciplinary Information

Nest Builder Financial Advisors, Ltd. and its personnel have never been subjected to disciplinary or legal action.

Item 10: Other Financial Industry Activities and Affiliations

We are active members of the National Association of Personal Financial Advisors (NAPFA) and have taken voluntary leadership roles in the past. We participate in NAPFA meetings locally and periodically attend national conferences.

Upon your request, we may provide referrals to various professionals, such as an attorney, accountant, or insurance company. We do not have an agreement with or receive fees from these professionals for these informal referrals. Any fees charged by these other entities for their services are completely separate from fees charged by our firm.

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

Nest Builder Financial Advisors, Ltd. abides by the Code of Ethics established by the National Association of Personal Financial Advisors (NAPFA) and the Certified Financial Planner (CFP) Board. We endorse a fiduciary standard of care for our clients. This includes putting the interests of our clients before our own. We strive for excellence in our manner and services in all areas including:

- Competence
- Confidentiality
- Fairness & Suitability
- Full Disclosure
- Integrity & Honesty
- Objectivity
- Professionalism & Diligence
- Regulatory Compliance

We follow the National Association of Personal Financial Advisors' Fiduciary Oath which means we:

- * Always act in good faith and with candor.
- * Be proactive in disclosing any conflicts of interest that may impact a client.
- * Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product.

We may hold personal positions in the investments we recommend to you and other clients. When dealing with mutual funds and ETFs this not an issue since these are diversified investments and any common timing of buy or sell transactions would be inconsequential and coincidental. We do not make recommendations that you or any other client invest in any individual security.

Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading (cont'd)

Nest Builder Financial Advisors, Ltd. does not have access to your accounts and does not monitor your accounts on an ongoing basis. On occasion, we may request your statements between regular reviews, however in most cases we believe portfolio review and rebalancing annually is most prudent, which follows sound investing principals.

Item 12: Brokerage Practices

Nest Builder Financial Advisors, Ltd. is not affiliated with any bank, brokerage firm, or custodian. If you have a current brokerage firm or custodian we offer to work with them or we will offer one or two others for your consideration. We do not receive any compensation from brokers or custodians; you decide which firm you'd like to work with and we will accommodate your decision.

Item 13: Review of Accounts

Nest Builder Financial Advisors, Ltd. does not have access to your accounts and does not monitor your accounts on an ongoing basis. For Financial Planning clients, we may on occasion, request your statements between regular reviews, however in most cases we believe portfolio review and rebalancing annually is most prudent, which follows sound investing principals. For limited-scope clients we encourage annual reviews to track progress, review and rebalance your portfolio.

Item 14: Client Referrals and Other Compensation

We do not compensate others for client referrals, nor are we compensated for referring others. Our referrals typically come via satisfied clients and aligned professionals such as accountants or attorneys where we may have a working relationship. As a member of NAPFA, we partake in their "Find-a-Planner" search option.

Item 15: Custody

Nest Builder Financial Advisors, Ltd. does not take custody of your assets. You will receive statements, either paper or electronic, from your chosen custodian.

Item 16: Investment Discretion

We do not have discretion authority in any of your accounts. If you request assistance in any trades, we may agree, but only if we are working together on the trades and with your prior approval; this is termed in the securities industry as non-discretionary authority.

Item 17: Voting Client Securities

Nest Builder Financial Advisors, Ltd. does not have authority to vote on issues related to our clients' securities. You are responsible proxy voting and all other elections relative to mergers, acquisitions, tender offers, or other events pertaining to your holdings.

Item 18: Financial Information

This disclosure is not applicable to our firm due to the nature of our services.

Item 19: Requirement for State-Registered Advisors

Please see the attached ADV Part 2B for further information

Item 20: Privacy Policy

Nest Builder Financial Advisors, Ltd. we respect the personal information and confidentiality of all our clients. It is our policy not to disclose any nonpublic personal information about you unless you have expressly directed us to do so, or unless required by law.

We restrict our records to only those persons who have a need to obtain information in order to deliver advisory or administrative services. In addition, it is important for those persons to understand that everything handled in this office is private and confidential. Nothing about our clients should be discussed outside our offices with family, friends, or others. We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review firm records as permitted by law.

Personally identifiable information will be maintained during the time you are a client, and for any period after that as required by federal and/or state securities laws and consistent with the CFP® Code of Ethics and Professional Responsibility. After that time, the information may be destroyed.

Form ADV Part 2B: Advisory Personnel Brochure Supplement

This brochure supplement provides information about the firm's principal executives. Please contact Mary Erl at (847) 855-4483 if you did not receive the firm's advisory services brochure or if you have any questions about the contents of this supplement.

Item 1 – Firm Information

Nest Builder Financial Advisors, Ltd.
1800 Nations Drive/Suite 117
Gurnee, IL 60031
Tel: (847) 855-4483
www.nestbuilderfinancial.com

Item 2 – Educational Background and Business Experience

Mary Erl (Born 1958)

Educational Background

The American College, Bryn Mawr, PA, CFP
Bachelor of Arts, DePaul University; Chicago, IL

Business Experience

Principal, Nest Builder Financial Advisors, Ltd. (2003-Present)

World Financial Group (2002-2003)

West Chicago, IL

Investment Advisor Representative/Registered Representative

Item 3: Disciplinary Information

Neither Nest Builder Financial Advisors, Ltd., nor Mary Erl have been the subject of legal or disciplinary events.

Item 4: Other Business Activities

Mary Erl is a member of the National Association of Personal Financial Advisors. She does not participate in another business activity that would present a material conflict of interest involving the financial planning and investment advisory services provided by Nest Builder Financial Advisors, Ltd.

Item 5: Additional Compensation

Mary Erl does not accept or receive additional economic benefit (i.e. sales awards or other prizes) for providing advisory services to clients. Mary is not affiliated with banks, insurance- or mutual fund companies and does not receive commissions or other compensation, for her investment recommendations.

Item 6: Supervision

Mary Erl is solely responsible for the advice given to clients by Nest Builder Financial Advisors, Ltd. You can contact her at 847-855-4483 or Mary@NestBuilderFinancial.com or at the address provided on the cover page of this Brochure Supplement.