

NorthFort Financial, LLC

## CLIENT BROCHURE

*This brochure provides information about the qualifications and business practices of NorthFort Financial, LLC. If you have any questions about the contents of this brochure, please contact us at (419) 636-2020 or by email at [pat@nfortfin.com](mailto:pat@nfortfin.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.*

*Additional information about NorthFort Financial, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). NorthFort Financial, LLC's CRD number is: 143916*

575 Fugate Drive  
Defiance, Ohio 43512  
(419) 636-2020  
[www.northfortfinancial.com](http://www.northfortfinancial.com)  
[pat@nfortfin.com](mailto:pat@nfortfin.com)

*Registration does not imply a certain level of skill or training.*

Version Date: 02/17/2026

## Item 2: Material Changes

NorthFort Financial, LLC , (NF) files updates of this agreement with the appropriate authorities in the State of Ohio and/or the Securities and Exchange Commission (SEC). Material Changes to Form ADV are as follows:

### Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

In the future, this brochure will discuss only specific material changes that are made to the brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

### Material Changes since the Last Annual Update on 03/15/25 (included on ADV2a2b 09/18/25)

Briskey Financial Services, LLC has officially changed its name to NorthFort Financial, LLC.

Kyler S. Baird is now an Investment Advisor Representative of the firm.

Updated Fee Schedule as Investment Management services may range from \$0 to \$24,000 annually.

Updated contact information for Patrick J. Briskey, Keith A. McDonald, and Kyler S. Baird.

Added branch addresses of 5497 Thiel Road, Hicksville, OH 43526 (Kyler) and 850 Jaeger Street, #502, Columbus, OH 43206 (Keith).

### Material Changes since ADV2a2b 09/18/25

NorthFort Financial, LLC is seeking registration approval with the Securities and Exchange Commission (SEC) as it has reached the Regulatory Assets Under Management Threshold requirement to do so.

NorthFort Financial, LLC's firm wide text # is 419-658-7367 (compliantly auto saves communications).

### Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 419-636-2020 or by email at [pat@nfortfin.com](mailto:pat@nfortfin.com)..

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#### **Item 4: Advisory Business**

A. Description of the Advisory Firm - In business since 04/27/2007, principal owner is Patrick J. Briskey.

B. Types of Advisory Services – NorthFort Financial, LLC (hereinafter “NF”) offers the following services to advisory clients:

NF offers services based on the goals, objectives, time horizon, and risk tolerance of each client. Portfolio Management services include, but are not limited to, investment strategy, asset selection and allocation, and regular ongoing portfolio monitoring. NF operates with discretionary authority from clients in order to select securities and execute transactions. NF may offer Financial Planning services to assist clients in seeing their broader financial picture. NF may also offer Tax Preparation services.

C. Client Tailored Services and Client Imposed Restrictions - NF offers tailored services to clients. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent NF from properly servicing the client account, or if the restrictions would require NF to deviate from its standard suite of services, NF reserves the right to end the relationship.

D. Wrap Fee Programs - NF does not participate in any wrap fee programs.

E. Amounts Under Management - As of 12/31/25, NF had \$118,622,569 AUM in discretionary accounts.

#### **Item 5: Fees and Compensation**

A. Fee Schedule - Fee arrangements are determined by the needs of the clients and the complexity of the work involved. Investment Management fees may be calculated monthly or quarterly in arrears as a Percentage of Assets Under Management or stated within a Fixed Fee compensation arrangement. The cost of Investment Management services may range from \$0 to \$24,000 annually. Financial Planning fees may range from \$0 to \$5,000 annually, which may be billed monthly or quarterly. Tax Preparation fees may range from \$0 to \$1,200 annually. The cost of services may be included within a client agreement or quoted separately. Prorated and/or waiving of fees for services may occur.

B. Payment of Fees – Investment Management, Financial Planning, and/or Tax Preparation fees may be withdrawn directly from the clients’ accounts and/or invoiced.

C. Clients Are Responsible For Third Party Fees - Clients are responsible for the payment of all third-party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by NF. Please see Item 12 of this brochure regarding broker/custodian.

D. Prepayment of Fees – Investment Management fees are billed monthly or quarterly in arrears. Financial Planning and/or Tax Preparation fee may be partially paid in advance. If so, fees collected for uncompleted services might be refunded to clients depending on the circumstances for non-completion.

E. Outside Compensation for the Sale of Securities to Clients - Neither NF nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based

sales charges or services fees from the sale of mutual funds. The Custodian of your assets is permitted to collect these fees from mutual funds held in your account.

#### **Item 6: Performance-Based Fees and Side-By-Side Management**

NF does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

#### **Item 7: Types of Clients**

NF generally provides services to individuals and their families.

*Minimum Account Size* - NF does not impose account or annual fee minimums. We do, however, retain the discretion to accept or decline any relationship based on our perception of potential profitability.

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

A. Methods of Analysis and Investment Strategies - Methods of Analysis NF's methods of analysis include charting analysis, fundamental analysis, and technical analysis. **Charting analysis** involves the use of patterns in performance charts. NF uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security. **Fundamental analysis** involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages. **Technical analysis** involves the analysis of past market data; primarily price and volume.

*Investment Strategies* - NF employs investment growth and/or income strategies in line with the clients' tolerance for risk and rate of return goals.

B. Material Risks Involved - *Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.*

C. Risks of Specific Securities Utilized - NF generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international CD, bond, and equity markets.

#### **Item 9: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

#### **Item 10: Other Financial Industry Activities and Affiliations**

A. Registration as a Broker/Dealer or Broker/Dealer Representative Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither NF nor its representatives are registered as a broker/dealer or as representatives of a broker/dealer. Neither NF nor its representatives are registered as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor. Patrick J. Briskey is an Investment Advisor

Representative (IAR) of McDonald Capital Management (CRD #121696) solely for the purpose of contingency planning and Patrick J. Briskey plays no current role in managing MCM assets or operations.

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

Patrick J. Briskey is a licensed insurance agent offering life insurance and related insurance solutions. From time to time, NF will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. NF always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of NF in their capacity as an insurance agent.

**C. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections** - NF does not utilize other advisors or third-party managers. All assets are managed by NF.

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

- A. Code of Ethics - NF has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Clients may request a copy of our Code of Ethics from management.
- B. Recommendations Involving Material Financial Interests - NF does not recommend that clients buy or sell any security in which a related person to NF has a material financial interest.
- C. Investing Personal Money in the Same Securities as Clients - From time to time, representatives of NF may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of NF to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. NF will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.
- D. Trading Securities At/Around the Same Time as Clients' Securities - From time to time, representatives of NF may buy or sell securities for themselves at or around the same time as clients. NF will always act in the best interest of the client.
- E. Trade Error Policy - All Account trades are placed electronically or telephonically by Adviser. The Advisor adopts the custodian(s) trade error practices in regard to any losses that are a direct result of the Advisor's error(s), or from a lapse in Advisor's internal communications. In such instances, the Account(s) will be reimbursed for any correctional transaction fees occurring from the trade error. In the event of erroneous profit due to a trade error, the Advisor will adopt the custodian(s) practices for allocating any investment gain. This can include but is not limited to the profit being allocated to the client(s), the gain/profit is donated to a charity of the custodian's choosing. The

Client acknowledges that Adviser cannot and will not be responsible for Account errors and/or losses that occur where Adviser has used its best efforts (without direct failure on the part of Adviser) to execute trades in a timely and efficient manner. If a trade or some portion of a trade is not affected or an electronic “glitch” occurs which results in the Account not being traded at the same time or at the same price as others, and such occurrence is not a result of Adviser’s failure to execute or follow its trade procedures, the resulting loss will not be considered a trading error for which Adviser is responsible. In addition, virtually all mutual funds, as disclosed in their prospectuses, reserve the right to refuse to execute trades if, in a fund’s sole judgment, the trade(s) would jeopardize the value of the fund. Advisor has no authority to change, alter, amend, or negotiate any provision set forth in a mutual fund prospectus. The Client further acknowledges that Adviser cannot and will not be responsible for trades that are not properly executed by any clearing firm, custodian, mutual fund, or insurance company, when an order has been properly submitted by the Adviser. Finally, Adviser cannot be responsible for a unilateral adverse decision by a mutual fund or insurance company to restrict and/or prohibit mutual fund asset management programs.

### **Item 12: Brokerage Practices**

NF does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. NF recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Consequently, we do not request or accept the discretionary authority to determine the broker dealer to be used for client accounts. Clients must direct NF as to the broker dealer to be used for all client securities transactions. In directing the use of a particular broker or dealer, it should be understood that we will not have the authority to negotiate commissions among various brokers, and best execution may not be achieved, resulting in higher transaction costs for clients. Not all advisers require their clients to direct brokerage.

NF participates in the Schwab Institutional (SI) services program offered to independent investment advisers by Charles Schwab & Company, Inc (“Schwab”), an unaffiliated FINRA-registered broker dealer. Clients in need of brokerage and custodial services will have Schwab recommended to them. As part of the SI program, our firm receives benefits that it would not receive if it did not offer investment. These benefits include: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk serving SI participants exclusively; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; ability to have investment advisory fees deducted directly from client accounts; access, for a fee, to an electronic communication network for client order entry and account information; receipt of compliance publications; and access to mutual funds which generally require significantly higher minimum initial investments or are general available only to institutional investors. The benefits received through participation in the SI program may or may not depend upon the amount of transactions directed to, or amount of assets custodied by, Schwab.

Participation in the SI program results in a potential conflict of interest for NF, as the receipt of the above benefits creates an incentive for NF to recommend Schwab to clients.

Nonetheless, NF has reviewed the services of Schwab and recommend the services based on a number of factors. These factors include the professional services offered, commission rates, and the custodial platform provided to clients. While, based on our business model, we will not see to exercise discretion to negotiate trades among various brokers on behalf of clients, we may, however, periodically attempt to negotiate lower commission rates for our clients with Schwab.

#### **Item 13: Reviews of Accounts**

- A. Frequency and Nature of Periodic Reviews - Client accounts are reviewed periodically. Financial plans are reviewed upon financial plan completion.
- B. Factors That Will Trigger a Non-Periodic Review of Client Accounts - Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).
- C. Content and Frequency of Regular Reports Provided to Clients - NF recommends that each client review, at least annually, their custodian statements. Additionally, clients may be provided periodic performance reports.

For financial plan clients, a detailed presentation is provided. If the client's financial situation warrants, the client may request additional reports or a revision for a fee.

#### **Item 14: Client Referrals and Other Compensation**

- A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes) - NF does not receive any economic benefit from any third party for advice rendered to NF clients.
- B. Compensation to Non –Advisory Personnel for Client Referrals - NF has no written agreement/arrangement and does not formally compensate any individuals or entities for the solicitation of advisory clients to the firm. NF may, upon its discretion, provide a nominal thank you gift (not to exceed \$100) to clients and/or non-clients for an informal referral.

#### **Item 15: Custody**

NF does **not** have physical custody of any client funds. Custody of clients' accounts is held at the Custodian. NF does obtain client authorization to direct the Custodian to deduct fees from client accounts. The firm makes every effort to forward client checks, certificate shares, etc. to the Custodian in a timely manner. Custodian provides statements at least quarterly to clients.

#### **Item 16: Investment Discretion**

NF operates with discretionary authority over the clients' accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are disclosed before the relationship has commenced. The client provides discretion via the limited power of attorney portion of the custodian account application and in the NF Financial Services Agreement.

### **Item 17: Voting Client Securities (Proxy Voting)**

Either clients or NF may vote proxies. If Client elects to vote, then they will receive proxies directly from the issuer of the security or the custodian and should direct all proxy questions to the issuer. If client elects for NF to vote proxies, then NF will only do so if NF clients collectively have 1% or more of the overall outstanding shares of the security.

### **Item 18: Financial Information**

- A. Balance Sheet - NF does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.
- B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients - Neither NF nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.
- C. Bankruptcy Petitions in Previous Ten Years - NF has not been the subject of a bankruptcy petition at any time.

### **Item 19: Requirements For State Registered Advisers**

- A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background - Patrick J. Briskey is the executive officer/management person for the firm. Patrick J. Briskey's education and business background can be found on the Supplemental ADV Part 2B form.
- B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those - Patrick J. Briskey's other business activities can be found on the Supplemental ADV Part 2B form.
- C. How Performance Based Fees are Calculated and Degree of Risk to Clients - NF does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.
- D. Material Disciplinary Disclosures for Management Persons of this Firm - No management person at NF has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.
- E. Material Relationships That Management Persons Have with Issuers of Securities (If Any) - Neither NF, nor its management persons, has any relationship or arrangement with issuers of securities.

## PRIVACY POLICY NOTICE

### **NorthFort Financial, LLC**

NorthFort Financial, LLC has adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. We want you to know what information we collect and how we use and safeguard that information.

#### **What Information We Collect**

We collect certain non-public personal identifying information about you (such as your name, address, social security number, etc.) from information that you provide on applications or other forms as well as communications (electronic, telephone, written or in person) with you or your authorized representatives (such as your attorney, accountant, etc.). We also collect information about your brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

#### **What Information We Disclose**

We do not disclose the non-public personal information we collect about our customers to anyone except: (i) in furtherance of our business relationship with them and then only to those persons necessary to effect the transactions and provide the services that they authorize (such as broker-dealers, custodians, independent managers etc.); (ii) to persons assessing our compliance with industry standards (e.g., professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

We are permitted by law to disclose the non-public personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any other purpose. If you decide at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

#### **Security of Your Information**

We restrict access to your non-public personal information to those employees who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your nonpublic personal information.

#### **Changes to Our Privacy Policy**

Our policy about obtaining and disclosing information may change from time to time. We will provide you notice of any material change to this policy before we implement the change.

**Questions:** If you have questions about this privacy policy, or if you wish to amend or rescind your written instructions below at any time, please call Patrick J Briskey, Chief Compliance Officer at 419-636-2020.