



Biondo Investment Advisors, LLC ("Biondo", "we", "us") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We are not a broker-dealer, but do offer brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, the retail investor, to understand those differences.
Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors and others, giving continuous advice to the investment of funds on the basis of your individual needs. We manage separate accounts on a discretionary, fee-for-service basis. Discretionary portfolios are reviewed quarterly, at minimum, and with greater frequency as changes occur in the holdings. In discretionary accounts, we have authority to determine, without your specific consent, both the specific securities and the dollar amount to be bought or sold. Discretionary accounts are generally Wrap Fee accounts. Also, as an accommodation, we accept non-discretionary accounts, in which you make the ultimate decision regarding the purchase or sale of investments. We offer advice on multiple types of securities, insurance and fixed annuities, and other financial products. As a condition for starting and maintaining a relationship, we do not require a minimum client portfolio size. Account size does affect investment options. Generally, discretionary equity managed accounts will be a minimum of \$250,000, and \$100,000 for single strategy accounts. Discretionary ETF accounts have a preferred minimum of \$25,000.

We also maintain advisory-only relationships, in which we provide advice or other advisory services, but do not facilitate trading functions. Financial planning services are offered under a separate program. Biondo Wealth Services, LLC (BWS), is an affiliate of Biondo, providing life insurance and fixed annuities.

For additional information, please see our Firm Brochure (ADV Part 2A) and our Wrap Fee Brochure (ADV Part 2A Appendix 1) on our website: www.TheBiondoGroup.com.

Questions to ask us:

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?
Continued next page

We sponsor a Wrap Fee Program for discretionary (managed) accounts. Retail investors enrolled in our discretionary account programs are charged a percentage of assets under management quarterly, in advance. Advisory services provided and fee schedules are detailed in your Investment Advisory Agreement. Upon termination, since fees are payable in advance, a prorated refund will be issued, based on actual number of days under management. Our fee includes most costs, including transactions. Since our fees are asset-based, we may have an incentive to encourage you to increase the assets in your account.

Non-discretionary advisory account fees are negotiable, but generally range from \$100 to \$5,000 per year on a fixed fee basis depending on the level and scope of the services required. Non-discretionary accounts are subject to trade ticket costs. Our advisory fees are waived for non-discretionary accounts holding our proprietary mutual fund and those that are in a household with discretionary accounts. Our custodian and clearing agent on occasion charges fees for special services. We notify all retail investors annually of those charges and reserve the right to pass those expenses to you. Advisory-only fees are charged at an annual rate based on account or plan assets, and paid on a quarterly basis.

Financial planning services are offered under a separate program for a fee. Two levels of service are available: a fixed fee for general financial planning, and a percentage of annual net worth, billed in advance quarterly, for those retail investors with more complex financial planning scenarios and analyses requirements. Existing retail investors do not pay a fee for this service. New retail investors are charged a fee for financial planning, to be waived or refunded should you become a discretionary client.

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 additional information regarding fees, please see our Firm Brochure (ADV Part 2A) and our Wrap Fee Brochure (ADV Part 2A Appendix 1) on our website: www.TheBiondoGroup.com.

Questions to ask us:

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?

<p>What are your legal obligations to me when acting as my investment adviser?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. This is the fiduciary standard. 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 affect the recommendations we provide you. Here are some examples to help you understand what this means:</p> <ul style="list-style-type: none">• All of our revenue from advisory clients comes from fees, not from commissions or compensation for the sale of investment products, which are recommended to advisory clients. We offer separate financial planning services which could result in a recommendation for you to retain an investment adviser. Since we are a Registered Investment Advisor (RIA), this could create a conflict.• Other possible conflicts exist:<ul style="list-style-type: none">- Some of our Wealth Advisors are licensed insurance producers of our affiliate, Biondo Wealth Services (BWS). Wealth Advisors holding insurance licenses are prohibited from selling fee-based annuities. Insurance revenue is paid directly to BWS.- We serve as the adviser to a proprietary mutual fund and as such, we receive a fee for advisory services provided to the fund. To avoid conflict, we do not charge you any additional advisory fees on this proprietary fund.
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For additional information, please see our Firm Brochure (ADV Part 2A) and our Wrap Fee Brochure (ADV Part 2A Appendix 1) on our website: www.TheBiondoGroup.com.

Question to ask us: How might your conflicts of interest affect me, and how will you address them?

<p>How do your financial professionals make money?</p>	<p>Biondo's financial professionals do not receive direct compensation for the sale of securities or other investment products including asset-based sales charges. Wealth Advisors are compensated by salary and a percentage of fees for the clients they service. Portfolio Managers are paid a salary and Associates are compensated by salary and bonus. Non-revenue producing employees are compensated for new discretionary accounts established as a result of their referral. This compensation is a one-time limited payment.</p>
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Additional information regarding any conflicts of interest related to these payments are addressed in our Wrap Fee Brochure (ADV Part 2A Appendix 1) and can be found on our website: www.TheBiondoGroup.com.

<p>Do your financial professionals have legal or disciplinary history?</p>	<p>Yes. Though Biondo does not have any legal or disciplinary history to disclose on our Form ADV, two of our financial professionals have non-material legal or disciplinary disclosures, not involving services provided by Biondo.</p> <p>Disciplinary history of firms and professionals, along with other information may be accessed through a free and simple search tool at Investor.gov/CRS.</p> <p>Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
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For additional information about our services, you may access our complete ADV Part 2A (Firm Brochure) and ADV Part 2A Appendix 1 (Wrap Fee Program). Also available is ADV Part 2B (Brochure Supplement), which contains details about our financial professionals. These documents are located on our website at www.thebiondogroup.com in the footer of most pages.

This form is also available on the website as "ADV Part 3 Form CRS."

If you would like additional, up-to-date information or a copy of this disclosure, please call us at 570.296.5525 or email to Team@TheBiondoGroup.com and request a copy.

Questions to ask us:

Who is my primary contact person? What is his or her financial designation(s)?

Are you also a broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?