

Item 1 – Introduction: Is an investment advisory account right for you?

Seamount Financial Group Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers, and investing. This document summarizes the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

Item 2 – What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our principal services include Wealth Management Services, Financial Planning Services, and Pension Consulting Services. As part of our wealth management service, we provide continuous and regular supervisory and management services with respect to your account(s). If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will review your account at least annually. We manage investment accounts on a *discretionary* basis where we *will decide* which investments to buy or sell for your account. In limited circumstances and in our sole discretion, we may accept instructions from you that limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account). We provide advice on various types of investments, including, among others: mutual funds; exchange traded funds (ETFs); equity securities (stocks); and, bonds. Our services are not limited to a specific type of investment or product. Additionally, we may advise you on various types of investments based on your stated goals and objectives. We generally require a minimum of \$500,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size.

For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link:
<https://adviserinfo.sec.gov/firm/brochure/107834>

Conversation Starters. Ask your financial professional—

- ❖ *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?*

Item 3 – What fees will I pay?

We are compensated by a percentage of assets under our management, fixed fees, and/or fees based on an hourly rate. Our fees vary depending on the services you receive. Portfolio management fees are based upon a percentage of your assets under our management and are typically payable quarterly in advance, depending on the payment arrangement negotiated with the client and set forth in the client agreement. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. For financial planning services, we generally charge a fixed fee or a fee based on an hourly rate. Our fees are negotiable depending upon the complexity and scope of the service, your financial situation, and your objectives. As part of our fee negotiating policy, client portfolios with mutual fund holdings generating 12b-1 fees or that have non-traded assets could be subject to lower agreed upon fees depending on the circumstances.

For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link:
<https://adviserinfo.sec.gov/firm/brochure/107834>

Description of Other Fees and Costs: The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (i.e., mutual funds, exchange traded funds, unit investment trusts and variable annuities). These fees are described in each fund’s prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the custodial broker dealer that executes the trade. The custodial broker dealer may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees or other special service fees and charges. We do not share in any portion of these fees imposed by the custodial broker dealer. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others. **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 about fees charged by third parties, please refer to Item 5 of Form ADV Part 2A at the <https://adviserinfo.sec.gov/firm/brochure/107834>

Conversation Starter. Ask your financial professional—

- ❖ *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 is an example to help you understand what this means:

Third-Party Payments: Persons providing advice on behalf of our firm are registered representatives with a broker-dealer and/or licensed insurance agents. These persons receive commission-based compensation in connection with the purchase and sale of securities and/or insurance related products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have a financial incentive to recommend certain investment products to you. We address this conflict of interest by recommending securities and/or insurance products only where we, in good faith, believe that it is appropriate for the client's particular needs and circumstances. Please refer to our Form ADV Part 2A for more information.

Conversation Starter. Ask your financial professional—

- ❖ *How might your conflicts of interest affect me, and how will you address them?*

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov/firm/brochure/107834>

How do your financial professionals make money?

The financial professional servicing your account(s) are compensated by salary that is based on the amount of client assets they service. Certain financial professionals receive commission-based compensation, including 12b-1 fees, based on the investment and/or insurance products sold (i.e. differential compensation or commission) in their separate capacities as registered representatives of a broker-dealer and/or as licensed insurance agents.

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No. Neither our firm nor our financial professionals have legal or disciplinary history to disclose.

For a free, simple search tool to research us and our financial professionals please visit [Investor.gov/CRS](https://investor.gov/CRS).

Conversation Starter. Ask your financial professional—

- ❖ *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5 – Additional Information

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/brochure/107834> and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please call us at (719) 471-1171.

Conversation Starters. Ask your financial professional—

- ❖ *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?*