**Form ADV Part 2A – Firm Brochure**
Amended April 14, 2025


**Seaport Financial Education LLC**

**138 Heritage Drive**
**Portsmouth, RI 02871**
**Phone: (401) 595-5511**

**Email: wdwyer@SeaportFinEd.com**
**Website: www.SeaportFinEd.com**

**Item 1: Cover Page**

This brochure provides information about the qualifications and business practices of **Seaport Financial Education LLC** (hereinafter referred to as “Seaport Financial” or the “Firm”). If you have any questions about the contents of this brochure, please contact us at 401.595.5511 or mailto: williamjdwyeriii@outlook.com.

The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission (SEC) or by any state securities authority.

**Date of this Brochure: Amended April 14, 2025**

**Item 2: Material Changes**

* Pricing for the **Basic** offer has been reduced from $900 to $700.
* Pricing for the **Basic Plus** offer has been reduced from $900 upfront to $700 upfront and pricing for ongoing support has been changed to allow for monthly charges of $125, billed quarterly in advance. All services are cancellable at any time with 30 days’ notice.

**Item 3: Table of Contents**

1. Cover Page
2. Material Changes
3. Table of Contents
4. Advisory Business
5. Fees and Compensation
6. Performance-Based Fees and Side-by-Side Management
7. Types of Clients
8. Methods of Analysis, Investment Strategies, and Risk of Loss
9. Disciplinary Information
10. Other Financial Industry Activities and Affiliations
11. Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading
12. Brokerage Practices
13. Review of Accounts
14. Client Referrals and Other Compensation
15. Custody
16. Investment Discretion
17. Voting Client Securities
18. Financial Information

**Item 4: Advisory Business**

**A. Firm Overview**
Seaport Financial Education LLC is a registered investment advisory firm based in Portsmouth, Rhode Island. We offer education, guidance, financial planning, and retirement consulting.

**B. Types of Services Offered**

* **Financial Education**: We provide education services to individuals, families, and institutions. We tailor our lesson plans around investment basics and generally agreed upon investment principles rooted in Modern Portfolio Theory. We believe it’s impossible to time the market, with a repeatable process. We do believe in managing risk through diversification.
* **Financial Planning**: We offer comprehensive financial planning services, including retirement planning, estate planning, portfolio monitoring and risk management.
* **Consulting Services**: We provide consulting services on portfolio analysis, construction, asset allocation, and investment policy development.
* **Retirement Plan Advisory**: We provide advice to sponsors of retirement plans (such as 401(k) plans) regarding plan design, investment selection, and participant education.

**C. Client Types**
We work with a broad range of clients, including:

* Individuals and families who are self-directed or work with another advisor
* Pension and profit-sharing plans
* Charitable organizations and schools
* Corporations

**D. Discretionary and Non-Discretionary Services**
Seaport Financial does not offer discretionary investment management services, meaning that we do not make investment decisions on behalf of our clients. We do this so that we’re able to remain unbiased and product agnostic. We do provide non-discretionary services, where clients can choose the vendor to custody their assets and leverage our education, planning services and investment advice.

**Item 5: Fees and Compensation**

**A. Fee Structure**
Seaport Financial charges fees based on the following structures:

1. **Flat Fees**: We offer fixed-fee financial planning packages for certain clients, starting at $700 for our **Basic Plan** offering. A basic plan consists of a **Discovery Meeting** where we learn about your situation, needs and wants. We will then utilize the information gathered to build a financial plan and portfolio analysis. We leverage Morningstar, an independent industry analyst firm, for the portfolio analysis and MoneyGuide Pro to identify a probability of success that you’ll be able to maintain your desired spending and lifestyle to and through retirement. We will present the results of our work at our **Findings Presentation**. At this meeting, we’ll deliver the financial plan, portfolio analysis and investment recommendations that we’ve built for you. We’ll analyze your asset allocation, pointing out any areas of concentration or potential risk. We’ll discuss issues to consider around allocation, income generation, contingency planning and legacy planning. We’ll also provide investment recommendations and walk you through the tools and resources available at your current custodian, or other industry resources, to help you implement our recommendations. Finally, we’ll schedule an **Implementation Follow Up** meeting to ensure you were able to implement our recommendations and, if not, we’ll work with you to overcome whatever obstacles were in your way. An example of this would be us recommending that you automate your Required Minimum Distribution payments, to remove the manual processing and reduce the likelihood you’ll miss a payment. We’ll have provided the phone number to call and the instructions to deliver at the Findings Presentation. At the Implementation Follow up, if you ran into any issues with getting that done, we’ll call the vendor together to ensure that what you want done is executed. The Basic Plan is designed to be used to ensure you’re on track to reach your goals and that you’re allocated in manner that is consistent with your goals, time horizon and risk tolerance.

Should you wish to retain our education and planning services beyond the Basic Plan, you may be interested in our **Basic Plus** offer where we’ll work on retainer for the year for $125 per month, billed quarterly in advance (can be cancelled any time, with 30 days’ notice). You’ll receive all the services of the Basic Plan, plus portfolio monitoring. Should your allocation drift from the target allocation we set, you’ll be alerted and provided recommended trades that could get your allocation back on target. We’ll be available, on call, for any investment or planning questions. We will also work with you to prepare for your meetings with your other financial professionals and will be available to review any recommendations your other financial partners have made. We’ll guide you through income planning, required minimum distributions and basic estate planning. All calls are returned the same day and emails are responded to in 24 hours. Know that the **Basic Plus** plan requires the **Basic** financial plan for $700.

For less complex cases, we offer our **Job Changer** service (One time cost of $175) – For those who have recently changed jobs, feel like full financial planning is a bit much right now, or would like to learn more about the investment options and important documents of their workplace plan. Then our Job Changer offering could be for you. We'll meet for an hour and help you understand your employer sponsored plan and investment options. ***Know that your employer is required to deliver information to participants about the plan, its investment options, and its operations before participants make investment decisions. This Job Changer offer should only be considered if you’ve already met with your employer or plan representative and are looking for additional information or education. This offering is educational only. We are unable to offer advice without first building a financial plan.***

1. **Group Education**: We offer group education where we may or may not charge a fee, depending upon the nature of the presentation, group size and location. All information relayed in group settings is education-only and should not be considered investment advice.
2. **Estate Settlement Advocacy**: We offer assistance and support through settlement of estates. Our goal is to assist with empathy and advocacy as you manage through this difficult time. We will help you organize your documents, coordinate information with other professionals such as attorneys and accountants and help you navigate the administrative requirements of the financial vendors involved. Costs for these services vary, depending upon the complexity and duration of the situation.

**B. Payment Terms**
Our fees for individuals and families are billed half upon signing the client agreement and half before the presentation of our final recommendation. Group presentation fees are billed half prior to the presentation and half at its conclusion.

**C. Fee Examples**

* A client will pay $700 for the Basic Plan that consists of 3 meetings and the work involved in the portfolio analysis and construction of the financial plan.
* A comprehensive financial plan plus access to our services for the year will cost $700 upfront and $125 per month (billed quarterly in advance and can be cancelled with 30 days’ notice). For a client with $1million of investable assets, that’s 0.022% of the portfolio value.
* The costs of Estate Settlement Advocacy will vary depending on the complexity and duration of the situation.

**D. Fee Transparency**
Clients are informed of the fee structure prior to engaging in our services. All fees are clearly stated in the advisory agreement.

**Item 6: Performance-Based Fees**

Seaport Financial does not charge performance-based fees for its advisory services.

**Item 7: Types of Clients**

Seaport Financial Education LLC primarily serves the following types of clients:

* Individuals (including high-net-worth individuals and families)
* Group retirement plans
* Charitable and Educational organizations

**Item 8: Planning Process, Methods of Analysis and Risk of Loss**

**A. Planning Process**
The Firm employs the following planning strategies:

* **Needs Analysis**: Our planners meet with you to uncover your financial needs, wants, time horizon and appetite for risk, along with other personal and family needs.
* **Financial Plan delivery**: Leveraging Monte Carlo-like simulation software, such as Money Guide Pro, we deliver financial plans to help and motivate investors in creating and implementing strategies that best meet their lifetime financial goals. It is here that we make our recommendations around savings strategies, asset allocation, portfolio management, income strategies, contingency plans, and estate planning. We also will identify the main risks you’re assuming in your current strategy and offer ideas to avoid, mitigate or transfer those risks.
* **Implementation follow-up**: We get together with our clients to follow up with them to ensure they’ve been able to implement and execute our planning recommendations. Should they have encountered any difficulty in the implementation, we help them work with their vendors to ensure our clients are able to enact and accomplish all they’re looking to do. We work with your other financial partners, like accountants and estate attorneys, to help you in managing your financial plan.

**B. Methods of Analysis**
Seaport Financial uses tools from Morningstar, an independent industry analyst firm, to evaluate portfolios. Our evaluation process involves reviews of the following:

* **Market cap exposure**: A measure of exposure to companies of various market capitalizations
* **Sector and industry exposure**: We identify portfolio exposure to sectors and industries to identify underweights and overweight’s relative to a benchmark. Outsized exposure to any one area of the market can expose you to outsized risk.
* **Investment correlation**: We use Morningstar tools to illustrate correlation, or lack thereof, of investments relation to one another within a portfolio.

**C. Risks**
Investing in securities involves risks. Clients should be aware of the following risks:

* **Market risk**: The possibility that the value of investments will decline due to market conditions.
* **Interest rate risk**: The risk that interest rates will rise, negatively impacting the value of fixed income securities.
* **Liquidity risk**: The risk that an investment may not be easily sold or converted into cash.
* **Inflation risk**: The risk that inflation will erode the value of investment returns over time.
* **Longevity risk**: The risk that you outlive your money.

**Item 9: Disciplinary Information**

As of the date of this brochure, Seaport Financial LLC has no disciplinary history or sanctions to report.

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

Seaport Financial Education LLC does not have any affiliated businesses in other areas of the financial industry, such as broker-dealers, banks, or insurance companies. We do not receive commissions or other compensation from third parties for recommending their products.

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

**A. Code of Ethics**
Seaport Financial Education LLC adheres to a strict Code of Ethics and strives to act in the best interests of our clients. Our Code of Ethics includes policies on confidentiality, conflicts of interest, and personal trading.

**B. Personal Trading**
Employees of Seaport Financial Education LLC are allowed to engage in personal trading, but must comply with the Firm's policies designed to prevent conflicts of interest. We maintain a list of personal transactions to ensure that employees' trading does not adversely affect clients.

**Item 12: Brokerage Practices**

Seaport Financial Education LLC does not offer or sell any investment products. We offer unbiased financial planning, education and guidance for a flat fee.

**Item 13: Review of Accounts**

Seaport Financial Education LLC reviews client accounts at least annually, if the client has chosen such a service plan, and more frequently should the client’s circumstances or the market conditions change.

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

Seaport Financial Education LLC may compensate others for lead generation and client referrals. Most client relationships are established through the Firm’s marketing efforts and by advisors’ direct outreach to potential clients. Occasionally, we will purchase leads or compensate others for referrals so that we can continue to expand our reach and services. We will not accept or pay money to any individual or organization that could jeopardize our unbiased nature.

**Item 15: Custody**

Seaport Financial does not maintain custody of client assets. We offer unbiased financial planning, education and guidance for a flat fee.

**Item 16: Investment Discretion**

Seaport Financial Education LLC is never authorized to exercise discretionary authority or to manage client accounts. We offer unbiased financial planning, education and guidance for a flat fee.

**Item 17: Voting Client Securities**

Seaport Financial Education LLC does not custody or manage investment, therefore we do not vote on client securities. Clients retain the right to vote all securities held in their accounts.

**Item 18: Financial Information**

Seaport Financial Education LLC requires the prepayment of fees of half of the agreed upon payment per client, upon signing of the client agreement. The other half is due prior to receiving our recommendations. The Firm has no financial condition that is reasonably likely to impair its ability to meet its contractual commitments to clients.

THIS SECTION INTENTIONALLY LEFT BLANK