**Client Relationship Summary**

July 29, 2025


**Seaport Financial Education LLC**

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**SECTION 1: INTRODUCTION**

**Firm Overview:** Seaport Financial Education LLC is an investment advisor, registered in Rhode Island, that is committed to offering unbiased advice and empowering individuals and organizations with the knowledge and tools they need to make informed financial decisions. Through tailored educational programs, workshops, and personalized planning, we equip our clients with the expertise needed to move toward their financial goals. Our financial planning, education and portfolio analytics can be particularly useful to those who are looking to learn, those who feel underserved by their current custodians and those looking to coordinate a plan across multiple vendors. Clients are charged a flat-fee for our services. Investors can go to <http://investor.gov/CRS> to obtain free tools for researching firms and investment professionals, as well as resources for learning more about investing, investment advisors and broker-dealers.

**Mission:**
Our mission is to empower people with real financial knowledge that’s affordable and unbiased, so that they can achieve freedom and purpose through planning.

**IMPORTANT NOTE:** Seaport Financial Education provides education, guidance and advice. Seaport Financial Education neither manages money, nor trades within client accounts. Trading and servicing of accounts will continue to be executed by the Client, through their custodian of choice.

**SECTION 2: RELATIONSHIPS AND SERVICES**

***“What investment services and advice can you provide me?”***

**Description of Services:**

Seaport Financial Education LLC offers a variety of services designed to meet the unique needs of individuals, families, and businesses. While we have no minimum account size, the costs of the services offered should be strongly considered, especially for those with less than $250,000 of investable assets:

1. **Social Media**

We are active on social media and people can like and subscribe for free. We’re active on Facebook, Instagram, LinkedIn, YouTube and TikTok.

1. **Financial Literacy Workshops**:
We offer a range of workshops designed to educate clients on topics such as budgeting, saving, investing, retirement planning, credit management, and debt reduction. Some examples our Workshops include:

***Workplace Workshops*** - We help employees navigate their options and make informed investment decisions. We help employers that offer retirement savings plans satisfy their ERISA 404c Employee Education obligations.

***Schools*** - We can work with your students to educate them about investment basics, risk and goal planning.

***Nonprofits and Community Centers*** - We deliver life-changing education to underserved populations.

***Summer Camps/Sports Teams*** - We offer a unique program where we present to camp attendees and sports teams. It's a great value-add for the camp or team.

Pricing is custom based upon the needs, frequency and size of the group.

1. **Curated Group Zoom Meetings**

Meet with us weekly for moderated learning sessions with a tenured Financial Advisor. Students are grouped together by Life Stage to learn from one another and build community. The goal of these meetings is for people to learn, meet others and stay focused. Access to these sessions cost $125 per month (3 month minimum) and can be cancelled at any time with 30 days’ notice.

1. **1:1 Tutoring/Mentoring**

One on one sessions are offered for those who prefer to meet individually. Pricing is custom and dependent upon factors such as individual/family goals, whether we meet in-person or virtually, location of the meeting, etc.

1. **Retirement Plan/Product Pitch Review**

$175 – For those who have less complex situations, 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. Maybe you’ve met with a representative from the plan vendor, but you still have questions. Or maybe your broker has pitched a product you're considering, and you'd like an independent, professional review before you commit. Then a **Retirement Plan/Product Pitch Review** could be for you. We'll meet for an hour and help you understand your employer sponsored plan and investment options or walk you through issues to consider when entertaining an investment product recommendation.

***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 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. **Personalized Financial Planning**:
Our Planners provide one-on-one sessions to guide clients through their specific financial situations, helping them analyze their existing allocations and create actionable plans for achieving their financial goals. We offer two options for personalized financial planning:
	1. **Financial Plan** (One time cost of $700) – Designed to be point-in-time financial planning around a life event, Seaport Financial Education will work with the Client to identify goals, financial situation, time horizon and risk tolerance. The advisor will then leverage MoneyGuide Pro financial planning software to run a Monte Carlo analysis to assist with financial planning, retirement planning, estate planning, and other financial matters as agreed upon between the parties. Seaport Financial Education may offer advice around the Client’s investment portfolio, including recommendations for the target allocation mix, investment management process, and strategies to meet the Client’s financial goals. Portfolio analytics will be provided leveraging Morningstar, a third party, independent, industry analyst firm.

The **Financial Plan** includes 3 client meetings

* ***Discovery meeting*** for the advisor to learn of the client’s financial situation, goals, time horizon and risk tolerance
* ***Recommendation meeting*** for the advisor to present the financial plan, portfolio analysis and recommendations
* ***Follow up meeting*** to ensure the Client was able to implement the recommendations and to offer assistance in overcoming any obstacles to the implementation of the recommendations
	1. **Private Client** (cost of $700 upfront and $125, billed quarterly in advance and cancellable any time with 30 days’ notice) - As a **Private Client**, you’ll have direct access to a dedicated fiduciary advisor who is committed to helping you make confident, informed financial decisions at every stage of life. We offer ongoing, independent advice tailored to your goals, risk tolerance, and personal circumstances.

*What You Get*

We provide a full spectrum of financial planning and wealth advisory services:

✅ Comprehensive Financial Plan
✅ Personalized Investment Guidance
✅ Retirement & Income Planning
✅ Tax Strategy Support
✅ Estate Coordination
✅ Required Minimum Distribution (RMD) Planning
✅ On-Demand Portfolio Reviews
✅ Economic & Market Updates
✅ Meeting Prep with Other Advisors
✅ Second Opinions on Outside Recommendations

 ✅Access to our curated and professionally moderated group Zooms

*How It Works*

**Simple, Transparent Pricing**
We work on an annual retainer basis:

$700 upfront for a Financial Plan

$125/month for retainer services
(Cancel anytime with 30 days’ notice)

**Reliable Access**

Available Monday–Friday, 9 AM–5 PM

Same-day call returns

24-hour email response time

As a Registered Investment Advisor (RIA), we’re legally and ethically bound to act in your best interest. Our fiduciary standard ensures objective, conflict-free advice—no commissions, no investment product sales, just strategic financial guidance tailored to you. Let’s take the stress out of financial planning so that you can focus on what matters most.

**IMPORTANT NOTE:** Seaport Financial Education provides education, guidance and advice. Seaport Financial Education neither manages money, nor trades within client accounts. Trading and servicing of accounts will continue to be executed by the Client, through their custodian of choice.

1. **Corporate Financial Education Programs**:
We partner with businesses to deliver financial education to employees, helping them manage their finances better and reducing financial stress, leading to a more productive workforce and increased retirement plan participation. Cost varies and is dependent upon the needs and size of the business.
2. **Online Courses & Webinars**:
We offer free, live, moderated discussions and saved videos across multiple social media platforms that cover a wide range of financial topics, from basic financial literacy to advanced investing strategies.
3. **Resource Library**:
Free access to tools, templates, articles, and guides to assist in personal financial planning and wealth management.
4. **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.

**SECTION 3: FEES, CONFLICTS AND STANDARD OF CONDUCT**

***“What fees will I pay?”***

**Fees and Expenses**

**Financial Plan** - $700 flat fee for the plan, as described in Section 6a. Half is due upon signing the Client Contract, with the other half due prior to the Recommendation meeting.

**Private Client** - $700 upfront and $125, billed quarterly in advance and cancelled at any time with 30 days’ notice for the plan, as described in Section 6b. $700 is due upon signing the Client Contract, $125 per month billed quarterly in advance and cancelable at any time with 30 days’ notice.

Group workshops are custom-priced, depending upon the size and needs of the group.

All fees are to be paid to Seaport Financial Education LLC via credit card or debit card.

*Know that this does not cover any fees your custodian may charge including account maintenance fees, fees related to mutual funds and variable annuities, transactional or product-level fees, or management fees and sales charges.*

**Conflicts of Interest**

***“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 must act in your best interest and not put our interests 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 are some examples to help you understand what this means. While our pricing is very competitive, it may or may not make sense to pay for our services if you have investable assets of less than $250,000 or if you don’t have a very complex financial situation. If this sounds like you, you might be better off with our moderated group discussions held over Zoom or learn through our free social media presence.

***“How do your financial professionals make money?”***

Our advisors are paid a portion of the fees collected for our service offerings. We do not sell investment products.

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**SECTION 4: DISCIPLINARY HISTORY**

***“Do you or your financial professionals have legal or disciplinary history?”***

No.

**SECTION 5: ADDITIONAL INFORMATION**

**Client Relationship Philosophy:**

At Seaport Financial Education LLC, we prioritize building strong, long-lasting relationships with our clients. Our approach is centered on trust, education, and collaboration. We believe that financial empowerment begins with knowledge, and we are dedicated to helping our clients understand their financial situations so they can make informed decisions that align with their values and goals.

**Key Principles of Our Client Relationships:**

1. **Transparency & Integrity**:
We provide clear, unbiased financial education without hidden agendas or conflicts of interest. Our advice is always in the best interest of the client.
2. **Tailored Education**:
We understand that each client has unique needs and circumstances. We customize our educational services to meet the specific goals and challenges of each individual or organization.
3. **Confidentiality & Security**:
We prioritize the privacy of our clients. All client information and financial data shared during our sessions are treated with the highest level of confidentiality and security. Your information is never sold.

***“What personal information might you collect?”***

The nonpublic personal information we may collect includes, but is not limited to, your name, address, telephone number, email address, date of birth and details of your financial situation and goals. We obtain this information from you. We’ll also ask for recent financial statements (no more than six months old) for portfolio analysis and guidance purposes.

We use your personal information to provide you with the services you request. We do not share your personal information with anyone unless we have received proper consent from you or if we are legally required to do so.

Seaport Financial Education LLC protects the personal information you provide against unauthorized access, disclosure, alteration, destruction, loss or misuse. Your personal information is protected by physical, electronic and procedural safeguards in accordance with federal and state standards.

1. **Your Choice of Support**:
We offer Financial Planning for “checkups”, allocation analysis and to ensure you’re on track to meet your goals. For those looking for ongoing support, we offer Private Client. When this level of service is chosen, we provide continued support as clients navigate their financial journeys with our help. Whether through follow-up consultations, updated educational resources, working with other members of our client’s financial team or ongoing coaching, we are here to guide clients every step of the way.
2. **Client-Centered Focus**:
We value feedback and continuously adapt our services to ensure we are meeting the evolving needs of our clients. Our goal is to empower our clients to achieve sustainable financial success and long-term well-being.

**Client Onboarding Process:**

1. **Initial 15 minute Free Consultation**:
The relationship begins with a free consultation to assess the client’s financial needs, goals, and challenges. This allows us to understand the client’s current financial situation and customize our services accordingly.
2. **Education Plan Development**:
Based on the initial consultation, we develop a personalized education plan that outlines the key topics, workshops, or coaching sessions that will best benefit the client.
3. **Delivery of Services**:
Our team delivers financial education through workshops, webinars, one-on-one coaching, and access to online resources.
4. **Follow-Up & Continuous Engagement**:
After the initial education sessions, the client can opt-in for regular check-ins and follow-up resources to ensure that they are progressing toward their goals and are equipped to handle new financial challenges. There is additional cost for ongoing support. Please see the Financial Plan and Private Client offerings described in Sections 5a and 5b of this document for more information.

**Client Expectations:**

We expect that our clients:

* Actively engage in the educational programs and follow-through on action plans.
* Maintain open communication regarding their financial concerns and goals.
* Respect the confidentiality and integrity of the services provided.
* Apply learned strategies to enhance their financial decision-making.

In return, Seaport Financial Education LLC is committed to providing the resources, support, and expertise needed to guide clients toward financial success.

**Contact Information to request additional copies of Form CRS or to request more details:**

* **Phone**: (401) 595-5511
* **Email**: wdwyer@SeaportFinEd.com
* **Address**: 138 Heritage Dr, Portsmouth, RI 02871

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