

Seaborn Financial, LLC  
**Form ADV Part 3: Customer Relationship Summary**

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6617 Oasis Drive; Austin, TX 78749  
(512) 814-7258

## Introduction

Seaborn Financial, LLC is an investment adviser registered with the US Securities and Exchange Commission (SEC), offering advisory accounts and services. Our investment advisory services and fees can differ from those of a broker-dealer, and you need to understand those differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. We encourage you to visit [investor.gov/CRS](https://investor.gov/CRS) which is a free and simple search tool to research our firm and our financial professionals.

## What Investment Services and Advice can you provide me?

There are different ways you can get help with your investments. You should carefully consider which type of account and the services that are right for you. Seaborn Financial, LLC usually meets with clients via video conference to provide investment advice, develop strategies and define goals. Assets are managed on a discretionary basis. Discretionary authority allows Seaborn Financial, LLC to buy and sell securities without asking in advance, whereas non-discretionary authority is limited to offering advice, but you make the decision to buy or sell. Seaborn Financial, LLC receives compensation by charging Financial Planning and Investment Management fees, which are based on the value of investments in your advisory accounts, and elements of complexity that we visit during your financial planning engagement. Generally, clients engaging in Investment Management Services must also engage in Ongoing Comprehensive Financial Planning or Ongoing Retirement Planning. Ongoing Comprehensive Financial planning and investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended, as disclosed in our Form ADV Part 2A. We do not have a minimum account size requirement for most service offerings. Clients who wish to engage in Investment Management without also engaging in Comprehensive Financial Planning must meet a \$150,000 asset minimum.

### Conversation Starter. Ask your financial professional—

- Given my financial situation, should I choose a financial planning service? Should I choose an investment advisory service?
- Should I choose both types of 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?

Please ask your financial professional to give you personalized information on the fees you will pay. The amount paid to our firm and your financial professional generally does not vary based on the type of investment we select on your behalf. Seaborn Financial, LLC strives to use the most cost-effective investment choices but in some instances a transaction fee, known as a ticket charge, will apply (these ticket charges are charged by the custodian, and we do not share in that revenue). Investment Management Fees are based on account value and are charged based on our Investment Management Fee schedule. These fees are billed quarterly. The exact amount charged is determined by the daily average over the course of the quarter. The current exception to this is directly-managed held-away accounts, which are determined by the account value at the end of the quarter. Financial Planning fees are billed on either a flat fee or hourly basis depending on the engagement. These fees are negotiable based upon a client's particular facts and circumstances. The more assets you have in an advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase your fees. You pay our advisory fee even if you do not buy or sell during the fee period. 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.

### **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 providing recommendations as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

We must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and objectives on an ongoing basis. Our Financial Professionals only offer investment advisory services through Seaborn Financial, LLC. Investment management services require that we act as a fiduciary and put your interest above ours. When acting in the capacity of an investment adviser, your Financial Professional mitigates conflicts of interest by only acting in your best interest.

### **Conversation Starter. Ask your financial professional—**

- How might your conflicts of interest affect me, and how will you address them? How do your financial professionals make money?

Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether to agree to them. Your Financial Professional makes money based on the amount of assets they manage for you, and solely in the form of cash compensation. Your Financial Professional does not receive any form of non-cash compensation.

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

No, Seaborn Financial, LLC does not have any disciplinary history to disclose. Additionally, the individuals responsible for making investment decisions for your account do not have any legal or disciplinary disclosures.

### **Conversation Starter. Ask your financial professional—**

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

To report a problem to the SEC, visit [Investment Adviser Public Disclosure \(IAPD\)](#) or call the SEC's toll-free investor assistance line at (800)732-0330.

### **Additional Information**

We encourage you to visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals. If you have a problem with your investment, investment accounts or a financial professional, contact us in writing at 6617 Oasis Drive, Austin, TX 78749. For additional information on our advisory services, see our ADV brochure available at [Investment Adviser Public Disclosure \(IAPD\)](#). A copy of our ADV brochure can also be obtained at no cost or by calling us at (512) 814-7258.