

Form CRS – Client Relationship Summary

Introduction

Seahorse Financial Advisers Inc. (“Adviser”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. *There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.*

What types of investment services and advice can you provide me?

We offer investment advisory services to retail investors for an ongoing asset-based fee calculated on the aggregate market value of all assets under management, including allocations to cash. If you open an account with us, we’ll meet with you to understand your current financial situation, goals, and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is monitored on a continuous basis. We will conduct an internal review of your account on at least a quarterly basis and, if necessary, make adjustments to meet changing needs.

Generally, our client accounts are managed on a discretionary basis which means we don’t need to call you when buying or selling in your account. Alternatively, client accounts may be managed on a non-discretionary basis which means that you make the ultimate investment decision regarding purchases or sales of investments. *Additional information about our advisory services is located in [The Services We Offer in our Firm Brochure](#) which is available upon request, on our website at www.seahorseadvisers.com, or online at <https://adviserinfo.sec.gov/>.*

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 those qualifications mean?*

What fees and costs will I pay?

Fees and costs affect the value of your account over time. We generally charge a negotiable asset-based fee ranging between .15% and 1.45% annually based upon the value of the assets in your account applied on a semi-annual basis. Our incentive is to increase the value of your account over time, which will increase our fees over time. Your fees can be charged to your account or paid separately.

We do not charge performance-based fees, which are fees based on the realized or unrealized appreciation of the client’s account value.

The custodian or broker-dealer that holds your assets can also charge you account fees as well as transaction fees when we buy or sell investments for you. These fees are in addition to our advisory fee. We do not receive nor share in any portion of those custodial or transaction fees. Some investments, such as mutual funds, exchange traded funds, ADRs, and private funds charge additional fees that will reduce the value of your investments over time.

Remember, 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. Additional information about our fees is located in [Fees and Compensation of our Firm Brochure](#). Our Firm Brochure is available upon request, on our website at www.seahorseadvisers.com, or online at <https://adviserinfo.sec.gov/>.

Questions to Ask Us:

- *Help me understand how these fees and costs will 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?*
- *How do you determine what fee I will be charged?*

What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?

*When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. At the same time, the way we make money may create some conflicts with your interests. The firm's revenue is from the advisory fees we collect from your accounts. Our principal is also an active investor. We have adopted a Code of Ethics to regulate these potential conflicts. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. **Additional information about our conflicts of interest can be found in our Firm Brochure under Code of Ethics which is available upon request, on our website at www.seahorseadvisers.com, or online at <https://adviserinfo.sec.gov/>.***

Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are paid a salary.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history. *Visit <https://Investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.*

Questions to Ask Us:

- *As a financial professional, do you have any disciplinary history? If so, why type of conduct?*

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by searching CRD #117407. You may also contact our firm at (845) 605-8122 and talk to any one of our investment professionals or support staff. We maintain a copy of this Form CRS and our regulatory form ADV Part II on our website at www.seahorseadvisers.com and will on request deliver to clients paper or email copies.

Questions to Ask Us:

- *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?*

Thank you for the opportunity to assist you with your finances.