

## Disclosures

Seaview Investment Managers LLC is an investment adviser registered with the United States Securities and Exchange Commission (SEC). Such registration does not imply that the Firm is recommended or approved by the United States government or any regulatory agency. Further, being registered with the SEC does not mean the Adviser and its representatives have substantial training or are qualified to provide investment advice.

Seaview Investment Managers LLC may only transact business or render personalized investment advice in those states where it is registered, has filed notice, or is otherwise excluded or exempted from registration requirements.

Seaview Investment Managers LLC does not offer tax or legal advice. Interested parties are strongly encouraged to seek advice from qualified tax, and/or legal experts regarding the best options for your circumstances.

### Other

Investments are not FDIC-insured, may lose value, nor are they deposits of or guaranteed by a bank or any other entity. There is risk with any investment and all risks must be clearly defined and understood before investing any money. Only FDIC insured certificates of deposit and FDIC money markets are insured and guaranteed by the Federal Deposit Insurance Corporation.

Special risks are associated with each type of security or investment vehicle. The price of the shares of a security and income generated from that security can go down as well as up and you may not get back the full amount that you invested. Past performance is no guarantee of future performance. Certain securities or funds that are diversified or hold many different investments with different characteristics are subject to change. Currency fluctuations and interest rates may affect the value of domestic and overseas investments. Investors should take into consideration the risks associated with the regions of the world the fund may invest in, including currency fluctuations, interest rates, economic instability, and political developments. Investments in developing markets involve heightened risk related to the same factors, in addition to those associated with smaller size and lesser liquidity. Further, smaller company stocks have historically exhibited greater volatility than larger-company stocks, particularly over the short term.

Investors should carefully consider their investment objectives, risks, time horizon, charges, fees and expenses of any investment product or service. Please refer to Seaview Investment Managers LLC's ADV Part 2 (firm brochure) for additional information and risks.

Form ADV is used by investment advisers to register with the SEC and state securities authorities. The form consists of two parts. Part 1 requires information about the investment adviser's business, ownership, clients, employees, business practices, affiliations, and any disciplinary events of the adviser or its employees. Part 1 is designed for regulatory purposes and is available to the public on the SEC's Investment Adviser Public Disclosure (IAPD) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Part 2 is investment adviser's brochure that contain information about the types of advisory services offered, fees schedule, disciplinary information, conflicts of interest, and the educational and business background of management and key advisory personnel of the adviser. The brochure is the primary disclosure document that investment advisers provide to their clients. When filed, the brochures are available to the public on the IAPD website.

As of June 30, 2020, registered investment advisers are required to provide a Client Relationship Summary (Form CRS) to retail investors. The SEC designed the [www.investor.gov](http://www.investor.gov) page to help investors understand how to use the CRS when choosing a financial professional. This page also provides links to educational resources and a tool to research firms and financial professionals.

## Questions

Please contact us for questions or more complete information based on your personal circumstances and to obtain personal individual investment advice, at 305-330-2332.

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