

Fountainhead Financial, LLC
Form CRS Customer Relationship Summary
March 31, 2026

<p>Introduction</p>	<p>Fountainhead Financial, LLC (“Fountainhead Financial”), is registered with the 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. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>Fountainhead Financial offers investment advisory services to individuals, including high net worth individuals. Our advisory services include portfolio management and financial planning services. We offer our portfolio management services to you on a non-discretionary basis. For non-discretionary management services, the client makes the ultimate decision regarding the purchase or sale of investments, and the client has the right to decline any recommendation before implementation. You may impose reasonable restrictions on our non-discretionary authority. Any restrictions must be provided to us in writing and accepted by us. We offer advice on a full suite of securities, including equities, fixed income, mutual funds, ETFs, and similar investments. For financial planning services, we do not exercise discretion or require you to use our portfolio management services. We also offer estate planning and insurance planning independent of our investment advisory services. We do not give advice on any proprietary investment products. We review your accounts on an ongoing basis as part of our standard service. There are currently no minimums required to open and maintain an account with us.</p> <p><i>For additional information</i>, please see Form ADV, Part 2A brochure Items 4 and 7</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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 these qualifications mean?
<p>What fees will I pay?</p>	<p>Fountainhead Financial bases its investment management fees for managed non-discretionary accounts on a percentage (%) of the market value of the assets in the accounts. The standard fee is paid quarterly in arrears and ranges from 1% to 0.3% annually, based on the dollar amount of assets in the account. The fee is negotiable at our discretion. Financial planning fees will be charged at a fixed rate as agreed by you and our firm. Hourly financial consulting fees are charged at a rate dependent on which financial professional provides the service.</p> <p>Investment Products (including but not limited to ETF’s & Mutual funds) have internal operating expenses, including management fees, that you will pay that are in addition to the fees you will pay to us. Additionally, the broker-dealer (custodian) holding your investment accounts can charge transaction-based fees when we buy or sell an investment for you. Additionally, the custodian could charge other fees such as account maintenance fees and wire transfer fees. The custodian’s fees are in addition to, and separate from, our fees.</p> <p>The more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.</p> <p>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.</p> <p><i>For additional information</i>, please see Form ADV, Part 2A brochure Item 5</p>

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	<p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>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?</p>	<p><i>When we act as your investment adviser</i>, we have to act in your best interest and not put our interest 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</p> <p>(1) When we provide asset management services, we recommend that you establish an account with Charles Schwab & Co., Inc., to maintain custody of your assets and to effect trades for your account. This recommendation is not based solely on your interest of receiving the best execution possible. Schwab provides us with research, products, and tools that help us manage and further develop our business operations. As a result, we do not have to pay for such benefits and this arrangement creates a conflict of interest; (2) Our financial professionals are licensed and can receive commissions from selling certain insurance products to clients and therefore have an incentive to recommend such products. The receipt of commissions creates a conflict of interest.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p><i>For additional information</i>, please see. Form ADV, Part 2A brochure Item 4, 10, 11, 12, and 14</p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are compensated through cash compensation from the fees earned from portfolio management, financial planning services, and hourly services. We do not compensate our financial professional, directly or indirectly, for client referrals or through non-cash compensation. Our financial professionals are eligible to earn cash bonus payments based on the firm’s revenue and year over year growth. There is a conflict in that more assets under management by our firm increase our financial professionals’ compensation.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No.</p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>For additional information about our investment advisory services or to request a copy of this Relationship Summary, call us at 312-222-9840. Our Form ADV Brochure and this Relationship Summary can also be found at adviserinfo.sec.gov by clicking on the “Firm” tab and then searching CRD #150813.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?