



**Customer Relationship Summary (Form CRS)  
3-31-2023**

**Introduction:**

Fountainhead Financial LLC (FF) is an SEC registered Investment Advisor Firm. Brokerage and Investment Advisory services and fees differ, and it is important for you, the retail investor, to understand the differences. As an Investment Advisor, FF provides ongoing advisory services in a fiduciary manner. This document is intended to summarize these services and how we are compensated for each. Additionally, free and simple tools are available so that you can research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS). This link also provides educational materials about broker-dealers, investment advisers and investing.

**Item 2. Relationships and Services:**

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

- As a non-discretionary Firm, FF will listen to your investment objectives and allocate assets consistent with your designated investment objectives. You have the right to decline any recommendation before implementation.
- FF will provide ongoing monitoring and review of account performance with your objectives, and review in a time frame of your contract agreement, typically quarterly, semi-annually, or annually). This is offered as part of our standard services.
- FF may provide financial planning and consulting services such as estate planning and insurance planning independent of investment supervisory services.
- There is no minimum account balance and we offer a variety of investment and account types to meet your individual goals and objectives.
- For a more detailed explanation of our services, you can go to our form ADV [here](#)

**Item 3. Fees and Cost, Conflicts and Standard of Conduct:**

**What fees will I pay?**

- Based on your contract agreement, fees are assessed by the following:
  - o Securities Advisory/Supervisory Services fees are based upon the assets under management and are paid quarterly in arrears.
  - o Non-supervisory/Financial Planning Consulting fees amount and terms are determined by you and FF during initial meeting based on the project's scope and scale.
  - o Hourly Financial Consulting fees amount is dependent on which member of FF provides the service. A fee schedule is attached to the contact. Payment is made upon completion of service.
- Participant Directed Retirement Plan Services is based on the percentage of plan assets and determined at time of initial meeting. Fees are paid quarterly.
- Other fees and costs:

If you purchase an insurance product (life, health, annuity or long-term care) through FF, a commission will be received from the carrier.

You will pay fees 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. For more detailed information on our fees, please click [here](#).



FOUNTAINHEAD FINANCIAL, LLC®

**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 about these conflicts because they can affect the investment advice we provide you.

We are paid on the amount of assets under management. Therefore, the more assets we retain, the higher the fee. Additionally, we at times will work for an hourly fee. The more hours billed will increase our fees. Finally, our firm may receive commission on the sale of insurance products. The conflict is mitigated by our fiduciary duty and our code of ethics. You are under no obligation to purchase insurance products through us.

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

Each member of FF is paid a salary commensurate with industry standard for their positions. Each member may additionally receive cash bonus payments based on the firm's revenue and year over year growth.

**Item 4. Disciplinary History:**

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

Our firm does not have a history of legal or disciplinary actions. You may visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to further research our professionals.

**Item 5. Additional Information:**

For additional information about our services, request a copy of Form CRS, or to request up-to-date information, please call 312-222-9840.