

FORM CRS
Form Customer Relationship Summary (Form CRS)
6-30-2020

Item 1. Introduction:

Fountainhead Financial LLC (FF) is an SEC registered Investment Advisor Firm located in Chicago, IL. FF was formed in 2003 and is owned and operated by Dominick J. Vetrano, CFP, CLU, ChFC, CFA, RHU.

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 manages your account on an on-going basis based on your financial goals and needs. We can give advice and are paid a fee based on the total value of an account. Fees are paid at a pre-set time such as quarterly, semi-annually etc. Investment Advisors are required to perform a Fiduciary duty to their clients. (Fiduciary – a person that acts on behalf of another person to manage assets and to ethically act in the other’s best interest.) Free and simple tools are available so that you can research firms and financial professionals at 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.
- FF will provide ongoing monitoring and review of account performance with your objectives, and review in a time frame of your contract agreement (ex. quarterly, semi-annually, annually) and is offered as part of our standard services.
- FF may provide financial planning and consulting services such as estate planning and insurance planning, etc without investment supervisory services.
- There is no minimum account balance and the types of accounts offered to you are Individual and Joint Brokerage Accounts, Business accounts, IRA (Rollover, Roth, SEP) accounts, Custodial Accounts, Donor Advised Funds, Trusts, Defined Benefit & Defined Contributions accounts.
- The investment types offered are mutual funds and exchange traded funds, individual equity and fixed income securities, options, private placements and are consistent with your designated investment objective.
- The strategies used in FF’s advice are long term purchases, short term purchases, trading and options.
- For a more detailed explanation of our services, you can go to our form ADV [here](#)

Given my financial situation, should I choose an investment advisory service? Why or why not? “How will you choose investments to recommend me?” What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

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 at the end of each quarter.
 - o Non-supervisory/Financial Planning Consulting fees amount and terms are determined by you and FF during initial meeting based on the projects 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. It varies on each person’s hourly rate. 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 longterm care) through, FF, a commission will be received from the carrier to FF.

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

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.

“Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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 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 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 about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Conflict of Interest – If you purchase an insurance product from FF, we receive commissions from that sale. However, you are under no obligation to purchase insurance products through us.

We are paid on the amount of assets under management. Therefore, the more assets we have the higher the fee. We have an incentive to keep you invested and not use money for things like houses.

We are paid hourly for projects. Therefore, the more work we have the more hourly fees we earn.

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

How do your financial professionals make money?

Each member of FF is paid a salary commensurate with industry standard for their positions. Each member receives an annual bonus based on the revenue of the firm and the growth of that revenue over the preceding year.

Item 4. Disciplinary History:

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

No.

You may visit for a free and simple search tool to research us. Click investor.gov/CRS

As a financial professional, do you have any disciplinary history? For what type of conduct?

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.

Who is my primary contact person? Is he or she a representative of an investment broker or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?