



SeedSafe

FINANCIAL

SeedSafe Financial LLC
Form CRS Relationship Summary
Dated August 27, 2020

SeedSafe Financial LLC (“SSF”) is registered with the state of California, Ohio, Texas (Exempt Filing), and Washington as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include Investment Management Services (SSF manages accounts), Investment Management Services (Outside Firm manages accounts), Initial Comprehensive Financial Planning Projects, Comprehensive Financial Planning Subscriptions, Tax Return Preparation, and Educational Seminars and Webinars.

In general, our financial planning addresses the following areas: Business Planning, Cash Flow and Debt Management, College Savings, Employee Benefits Optimization, Stock Compensation Planning, Estate Planning, Financial Goals, Insurance, Investment Analysis, Retirement Planning, Risk Management, and Tax Planning Strategies.

Monitoring:

Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but we will not be monitoring or reviewing those held away investment accounts on an ongoing basis, unless otherwise agreed upon as part of your financial planning engagement.

Investment Authority:

Through our Investment Management Services, we maintain both **discretionary and non discretionary authority** with respect to the purchase and sale of securities in your accounts managed by our firm. For discretionary accounts, we do not require your prior authorization before placing trades in your account(s).

Account Minimums and other Requirements:

There are no requirements for retail investors to open or maintain an account or establish a relationship.

For **Additional Information** regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

Ask your Adviser:

“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?”

What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we will deduct fees directly from your managed account (asset-based fees) on a quarterly basis. For ongoing financial planning services, we charge an upfront fee for the development and delivery of a financial plan and then a monthly retainer fee for the ongoing implementation and advice provided on that plan.

We are paid for investment management services based on a percentage of your managed account(s) value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

If you are a retainer client with SeedSafe Financial, within your monthly retainer fee includes up to \$250,000 of managed investment assets across all managed account(s) in aggregate for no additional charge. You will not be charged an assets under management fee until your account or aggregate of accounts reaches a value greater than \$250,000. Upon crossing the \$250,000 threshold, you will be charged an additional investment management fee for managed assets greater than \$250,000 at the rates described in your most recently signed current advisory agreement.

Unless we indicate that your assets are managed through a Wrap Fee Program, our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur.

Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions.

Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

Ask your Adviser: “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?”

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 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.”

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

Other Financial Industry Activities and Affiliations

SeedSafe Financial does not have any related parties. As a result, we do not have a relationship with any related parties.

SeedSafe Financial only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

No Employee of SeedSafe Financial is licensed to sell life and health insurance and does not engage in product sales with our clients, for which they will receive additional compensation.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its “related persons” (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts.

A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

Trading Securities At/Around the Same Time as Client's Securities

Rebecca Jackson Conner is married to an employee of Amazon. Due to RSU vesting schedules, Rebecca Jackson Conner may be vesting into RSUs or selling RSUs at a similar time as clients. This is based on the vesting schedule provided by Amazon.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions.

Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Additionally, SSF requires adherence to its Insider Trading Policy, and the CFA Institute's Asset Manager Code of Professional Conduct and Code of Ethics and Standards of Professional Conduct.

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

No.

You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, visit our website www.seedsafefinancial.com. If you would like additional, up-to-date information or a copy of this disclosure, please call 360-602-1274.

Ask your Adviser: 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?