

Form ADV Part 3 – Client Relationship Summary

Date: March 31, 2026

ITEM 1: INTRODUCTION

Seaside Advisory Services, doing business as Seaside Financial & Insurance Services (the “Firm”), is an investment adviser registered with state securities authorities that offers investment advisory services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document provides a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS & SERVICES

Conversation Starters:

- 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 investment services and advice can you provide me?

Our firm offers investment advisory services to retail clients, including portfolio management through a wrap fee program and financial planning services.

As part of our portfolio management services, we monitor your account on a periodic basis and manage your investments based on your financial situation, goals, and risk tolerance. In a wrap fee program, most transaction costs are included in a single fee.

We offer both discretionary and non-discretionary services. With discretionary services, we make investment decisions on your behalf. With non-discretionary services, you make the final decision regarding the purchase or sale of investments.

We do not limit the types of investments that we recommend. We do not require a minimum account size.

For additional information, please see our Form ADV Part 2A (“Brochure”), specifically Items 4 and 7.

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

Conversation Starters:

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

What fees will I pay?

Our fees vary depending on the services you receive. We typically charge an asset-based fee for portfolio management, which means the more assets you have in your account, the more you will pay us. This creates an incentive for us to encourage you to increase the amount of assets in your account.

For financial planning services, we may charge either a fixed fee or an hourly fee. For hourly arrangements, each additional hour we spend working for you will increase your total fee. For fixed fees, changes in the scope of work may result in a higher fee.

Our investment advisory fees are generally charged quarterly in arrears. Financial planning fees are typically charged upon completion of the service.

In a wrap fee program, most transaction costs are included in a single fee. Because we pay those transaction costs, we have an incentive to limit trading in your account.

You will pay our fees even if you do not have any transactions. Our fees generally do not vary based on the type of investments selected.

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Additional Fees and Costs

Some investments (such as mutual funds and variable annuities) have additional fees, including transaction fees and product-level fees, that will reduce the value of your investment over time. You may also pay fees to a custodian or other service providers.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see Items 4, 5, 6, 7, and 8 of our Form ADV Part 2A (“Brochure”).

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 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.

How do your financial professionals make money?

We and our financial professionals receive compensation from the advisory services we provide to you through the advisory fees you pay. This compensation varies based on factors such as the amount of assets in your account and the services you receive.

Our financial professionals may also receive commissions from certain products, such as insurance or other investment products. This creates an incentive to recommend products that provide additional compensation.

Because we manage accounts in a wrap fee program, we have an incentive to limit trading in your account since we bear the transaction costs.

For additional information, please see Item 10 of our Brochure.

ITEM 4: DISCIPLINARY HISTORY

Conversation Starters:

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

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

No. We do not have any legal or disciplinary history to disclose.

Visit www.investor.gov for a free, simple search tool to research our firm and our financial professionals.

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ITEM 5: ADDITIONAL INFORMATION

Conversation Starters:

- 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?

For additional information about our advisory services, please see our Form ADV Part 2A (“Brochure”) available at <https://adviserinfo.sec.gov/firm/summary/289985>, as well as any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or would like another copy of this Client Relationship Summary, please contact us at (760) 433-4632.

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Exhibit A – Material Changes to Client Relationship Summary

We have not made any material changes to this Client Relationship Summary since our last update.

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