Client Relationship Summary
Stage Harbor Financial, LLC (CRD# 289725)

Our firm, Stage Harbor Financial, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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.

Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors. These services include wealth management which is a combination of financial planning and consulting with investment management. We may also offer financial planning and consulting as a stand-alone service. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.
Clients: We provide services to individuals, high-net worth individuals, retirement plans, trusts, corporations and estates.
Accounts: We service individual, joint, retirement, trust, corporate and estate accounts.
Investments: We primarily use mutual funds, exchange-traded funds ("ETFs"), individual debt securities and independent investment managers in constructing portfolios**.**
Monitoring: As part of our services, we review portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually, or more frequently, depending on your needs.
Limited Investment Offering: We do not offer proprietary products and are not limited to a specific menu of products or investments.
Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.
Account Minimums & Other Requirements: We do not require an account minimum to establish an investment account or a professional relationship.
Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.
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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Asset-Based Fees: Our asset-based fee for wealth management ranges from 0.35% to 0.90% annually based on a tiered schedule or a flat rate. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will ultimately pay more in advisory fees.
Fixed Fees: Our fixed project-based fees for financial planning and consulting fees range from $3,000 to $20,000. We collect fees in two separate installments. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services. If you engage us for investment management services, we may offset all or a portion of our fixed fees for financial planning and consulting services.

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Other Fees & Costs: In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

Additional Information: 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. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

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?*

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 interests 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 is an example to help you understand what this means.

Some of our financial professionals are licensed as insurance agents. In addition to our services, when deemed to be in your best interest, your financial professional will offer you insurance products in their separate capacity as an insurance agent. In such instances our financial professionals will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

Conversation Starters: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our primary financial professionals are the Principals of our firm. The Principals of our firm receive no salary or bonus as compensation. Their compensation is based on the net profits of the organization which are generated from revenue associated with our advisory service fees. Our Non-principal financial professionals receive both a salary and bonus as compensation. Their bonus, in part, may be based on the net profits of the organization which are generated from revenue associated with our advisory service fees. As such, given our principal and non-principal compensation likely increases when assets under management increases, we have an incentive to grow the asset size in client relationships and/or solicit new client relationships, which may take time away from the day-to-day servicing of our current clients.

Disciplinary History

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

No. You can visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

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

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page** or by visiting our website at **http://stageharborfinancial.com**. You can request up to date information and a copy of our client relationship summary by contacting us at **info@stageharborfinancial.com** or **(781) 934-3130**.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

Exhibit:

Material Changes
The following Material Change has been made to this Form CRS since the last filing and distribution to Clients: • We have updated the Section “What fees will I pay?” to reflect a new maximum asset-based fee.