

Introduction

Sundvold Capital Management, LLC (“Sundvold Financial”) is an investment adviser registered with the Securities and Exchange Commission. We feel this is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right of you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

What investment services and advice can you provide me?

As an SEC registered investment adviser, Sundvold Financial offers its investment advisory services to retail investors for either an ongoing asset-based fee based on the value of cash and investment in your account or a retainer fee based on complexity of work. Our advisory services include Financial Planning and Investment Management. If you open an account with our firm, we’ll meet with you to understand your current financial situation, existing resources, goals and risk tolerance. Based on what we learn we will recommend a portfolio of investments that is regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives.

Questions to ask us:

- **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 those qualifications mean?**

What fees will I pay?

The following summarizes the principal fees and cost associated with engaging our firm for investment advisory services.

- **Asset Based Fees** – payable quarterly in arrears. Since the fees we receive are asset based (i.e. based on the value of your account).
- **Retainer Fees** – due to the complexity of the work for some financial plans, we may charge a fee that is not based on the value of assets in your portfolio. When this is the case we sign an agreement with that client for the fees to be paid.

Our incentive is to increase the value of your account over time, which will increase our fees over time. The quarterly fees will be automatically deducted from your account. 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.

The custodian that holds the assets may charge you a transaction fee when we buy or sell an investment for you. The transaction fees are in addition to our advisory fee for our investment advisory services.

Some investments, such as mutual funds and exchange-traded funds, charge additional fees that will reduce the value of your account.

Questions to ask us:

- **Help me understand how these fees and costs will affect my investments.
If I give you 410,000 to invest, how much will go to fees and costs and how much will be invested for me?**

CUSTOMER RELATIONSHIP SUMMARY

**What are your legal obligations to me when acting as my investment adviser?
How else do your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have a fiduciary duty to act in your best interest and not put our interest ahead of your. At the same time, the way we make money might create some conflicts with your interests. You should ask us if any conflicts exist and affect our investment advice. For example, Sundvold Financial generally recommends Schwab to serve as custodian for our clients. Could it be possible to have a cheaper custodian other than Schwab? We make custodial decisions for the benefit of our clients and our firm.

The firm's revenue is derived from the advisory fees we collect from your accounts each quarter. Neither Sundvold Financial nor any of its employees receives compensation for the sale of securities to our clients. Sundvold Financial receives no compensation from any fund manager or other third-party for the investments that it selects for client accounts.

Questions to ask us:

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

How do your financial professionals make money?

Sundvold Financial Advisors are compensated based upon a portion of the advisory fees paid to Sundvold by their clients.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to ask us:

- **As a financial professional, do you have any disciplinary history?**
- **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?**

Additional Information

You will find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by clicking on the firm tab and then searching CRED #108176. If you would like additional, up-to-date information or a copy of this disclosure, please call 573-443-1000.

Questions to ask us:

- **Who is the 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?**