

Coastwise Capital Group, LLC
Form CRS Customer Relationship Summary
05/30/2022

Coastwise Capital Group, LLC “Coastwise” is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The services of and fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research Coastwise Capital Group, other firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Coastwise Capital Group offers investment advisory services to retail investors, like you. Coastwise offers investment advisory services to its clients through separately managed accounts. These services include providing portfolio management and financial advice regarding asset allocation and the selection of investments. Coastwise also offers financial consulting services and financial planning services on topics such as tax and budgetary planning, estate planning, business planning and business analysis.

Ask your financial professional the following questions:

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?

As part of the investment management service, all aspects of your financial affairs are reviewed, and realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis. Client accounts are monitored on an ongoing basis. We will periodically review your financial situation and portfolio through regular contact with the client. For discretionary accounts, our firm has authority to determine the type of securities bought and sold, the dollar amounts of the securities to be bought and sold and whether a client’s transaction should be combined with those of other clients and traded as a “block” without consulting you first. We maintain this discretion until it is revoked (e.g., by termination or upon written instruction from you). We do not impose a minimum dollar value of assets for starting or

maintaining an account with us.

We may utilize various investments including investments in equities (stocks) - which may be exchange listed securities, over-the-counter securities or foreign equities, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts and futures contracts, and private placements in Limited Partnerships.

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. For a copy, please visit our website at <https://www.coastwisegroup.com/> or go to www.adviserinfo.sec.gov.

What fees will I pay?

For asset and portfolio management services to separate accounts, we charge our clients a fee based on a percentage of assets under management. These fees may be a flat fee or a tiered fee and are negotiable. Fees on the majority of portfolios managed are paid monthly in arrears, are due on the first day of the next calendar month and are based on the account’s asset value as of the last day of the prior calendar month. There are some cases where fees will be paid quarterly in advance, due on the first day of the quarter based on the account’s asset value as of the last day of the prior quarter.

Ask one of our financial professionals the following questions:

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?

For Financial Consulting clients, our clients will be charged an hourly fee or a package rate fee for consulting services.

For Financial Planning clients, our clients will be charged a package rate fee. Fees are based on the complexity of the project and the range of services provided. Clients who select planning services are billed at the minimum rate of \$500 per project. These fees are paid in advance and all services will be promptly completed, not to exceed 180 days. Monies owed are payable upon receipt of invoice.

Some clients enter into an engagement to be assessed a performance-based fee of 20% and must be considered “qualified clients” under federal securities law. The fee is assessed at the end of each quarter or year if there has been a net asset increase that is above any net asset decrease in the account’s value.

You will pay additional fees to third parties in connection with investments or recommendations made by us. These fees and charges are separate and distinct from the fees or charges stated above and include, but are not limited to, custodial fees, broker fees, odd-lot differentials, taxes, wire transfer and electronic fund fees, mutual fund 12b-1 fees, certain deferred sales charges on previously purchased mutual funds transferred into the account, other transaction related fees, IRA and Qualified Retirement Plan fees, interest charged on margin borrowing or interest charged on debit balanced, “spreads” imposed by brokers and dealers representing implicit transaction costs, commissions and transfer taxes. 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.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, go to www.adviserinfo.sec.gov.

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

The Adviser offers several different services detailed in this brochure that compensate the Adviser differently depending on the service selected. There is a conflict of interest for the Adviser and its associated personnel to recommend the services and/or favor accounts that offer a higher level of compensation to the Firm through either higher management fees, performance fees, or reduced administrative expenses. The Adviser mitigates this conflict through its procedures to review client accounts relative to the client or investors personal financial situation to ensure the investment management service provided is appropriate. Further, the Adviser is committed to its obligation to ensure associated persons adhere to the Firm’s Code of Ethics and to ensure that the Firm and its associated persons fulfill their fiduciary duty to clients or investors.

Charles Schwab & Co., Inc. (“Schwab”) requires Coastwise to maintain a minimum amount of assets in accounts at Schwab to receive access to Schwab’s institutional trading at custody services. This creates a conflict as it could encourage Coastwise to recommend that you custody your account at Schwab in order to meet the required minimum.

More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, please visit go to www.adviserinfo.sec.gov.

How do your financial professionals make money?

Investment adviser representatives are paid a salary and/or a portion of the advisory fees collected from assets under management.

Additional details about compensation arrangements for our professionals and related conflicts of interest are found in Coastwise’s Form(s) ADV Part 2A and Part 2B.

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

No. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Ask your financial professional:
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?

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching “Coastwise Capital Group, LLC” or call us at (858) 454-6670.