October 28, 2026

COASTAL INDEPENDENT ADVISORS, LLC – Form CRS

COASTAL INDEPENDENT ADVISORS, LLC ("we", "our" or "us") is registered with the Securities Exchange Commission ("SEC") as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide discretionary investment management services and make available financial planning and consulting services to individuals and their trusts and estates, pensions & profit-sharing plans, and charitable organizations. (our "retail investors").

We manage client's portfolio based on their investment objectives and other special circumstances. We monitor clients' portfolios periodically and make changes as we determine necessary.

When a retail investor engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor.

We typically manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities that we buy by notifying us, in writing.

We do not limit the scope of the universe of securities that we use in managing client accounts, and may use equity securities, fixed income securities, mutual funds and exchange traded funds (ETFs).

For more detailed information about our Advisory Business and the Types of Clients we generally service, please See Items 4 and 7, respectively in our Form ADV Part 2A.

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 fees will I pay?

We provide services and receive fees only from you. We don't accept any payments or commission from any third parties. Our investment advisory fee is based on a percentage of your assets under our management and generally range between 0.50% and 1.3% of assets under management. Our minimum advisory fee is $300 per quarter. This fee is negotiable if it appears the amount of assets under management will increase in the future to more than the minimum quarterly fee.

We deduct our fee from one or more of your investment accounts on a quarterly basis, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. For stand-alone financial planning services, we typically charge a fixed fee.

Financial plans are priced according to the degree of complexity associated with the client's situation. The financial planning fee, generally, ranges from $2,500 to $5,000, however, it may be negotiated. In certain circumstances, we may charge a rate of $150-$300/hour for financial planning services. Hourly fees will be billed and payable monthly. Current clients may not be charged a fee for a Financial Plan.

Your account will be held with a qualified custodian. Your assets may be invested in exchange traded equities, mutual funds and ETFs. You will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus and potentially include a

management fee, distribution fee (i.e., rule 12b-1 fee), and other fund expenses. 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.

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?

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our Form ADV Part 2A.

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:

* We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.

* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

Conversation Starters:

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

For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our Form ADV Part 2A.

How do your financial professionals make money?

Our financial professionals are compensated through a combination of firm revenue and distributions of firm profits derived from the advisory fees collected from clients. Some of our advisors are equity owners of the firm and stand to receive a share of the profits of the firm. This structure incentivizes our financial professionals to recommend that you place additional assets under our management and to take potentially greater risk in managing portfolios.

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

No, for the Firm. Yes, for our financial professionals.

We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals.

Conversation Starters:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (212) 461-2511.

Conversation Starters:

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?