

Introduction

Continuum Advisory, LLC (“Continuum”, “Firm”, “we”, “our”, or “us”) is registered with the Securities and Exchange Commission as an investment adviser. There are different ways you can get help with your investments. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. You should carefully consider which types of accounts and services are right for you. **We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services.** Free and simple tools are available to research firms and financial professionals at www.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?*

- Our advisory services offered to retail investors include investment management services (either direct or through our sponsored wrap program), financial planning and consulting services. Each have different structures and fees.
- We will offer you investment advice on a regular basis. We will discuss your investment goals and design a strategy that we believe will help achieve your investment goals, and we regularly monitor your account. For our investment management services, we will mainly use exchange traded funds (ETFs), but also can use mutual funds, equity, and debt securities, and in some cases third-party managers to manage a portion of your assets.
- Our investment management services are usually provided on a discretionary basis, but we will accept accounts on a non-discretionary basis under certain circumstances. Discretionary authority allows us to decide the type and amount of securities to be bought or sold for your account and when to invest, without consulting you first. We maintain this discretion until it is revoked (e.g., by termination of our agreement or upon written instruction from you). For non-discretionary accounts, you make the ultimate decision regarding the purchase or sale of investments.
- For our financial planning and consulting services, you retain the authority to determine whether or not to implement our recommendations. In addition, you are not obligated to implement any such recommendations through us.

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, call us at 800-208-6380 or click [here](#).

Conversation Starters – Questions you should ask one of our financial professionals:

- 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?*

- For our investment management services you will pay an annual asset-based fee that is calculated and billed at the beginning of each calendar quarter and based on the value of cash and investments in your advisory account. Our investment management fee ranges between 0.20% – 1.50% of an account value, and the fixed percentage is dependent on the size and composition of your portfolio and the type of services rendered.
- Our financial planning and consulting fees generally range from \$1,500 to \$5,000, depending upon the scope and complexity of the services and the professional rendering the services.
- For wrap fee programs, the annual asset-based fee ranges from 0.25% to 1.00%. The percentage paid by a wrap client will include most transaction costs and custody services. As a result, paying a wrap program fee can result in you paying more than obtaining the same services separately, especially if there is infrequent trading in a wrap account.
- An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing advice or want someone to make investment decisions for you.
- For non-wrap fee programs, in additions to the asset-based management fee, you will pay other charges and fees charged by third parties, which vary depending on the program. Examples of such fees and charges include transaction fees, custodian fees, third party management fees, surrender charges (e.g. when selling an annuity), IRA and qualified retirement plan fees, and set up fees. If you are invested in a mutual fund or ETF, you will pay fees that are imbedded into the price of the mutual fund, which can include management fees, administrative fees, deferred sales charges, redemption charges, and 12b-1 fees (does not apply to ETFs).
- The fees we charge are not based on the type of investments we select on your behalf. However, depending on your investment and/or financial planning needs, our financial professionals do recommend certain investment products that provide them with compensation. See “How do our financial professionals get paid?” section below.
- Our fees vary and are negotiable. The percentage or fixed amount you pay will depend, for example, on the services you receive and the amount of assets in your account(s). The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees.

- 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, call us at 800-208-6380 or click [here](#).*

Conversation Starters – Questions you should ask one of our financial professionals:

- 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 providing recommendations as my broker-dealer or when acting as my investment advisor? 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. Here are some examples: *Third Party Payments:* (i) we receive certain products and services from unaffiliated broker-dealers we recommend as custodian at no cost, which benefit us but do not benefit our clients; and (ii) we have referral arrangements with certain third-party managers that pay us and our financial professionals a referral fee for clients that we refer to them. These arrangements create conflicts of interest since they give us an incentive to make recommendations that benefit us. *More detailed information about our conflicts of interest can be found in Items 4, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, call us at 800-208-6380 or click [here](#).**

Conversation Starters – Questions you should ask your financial professionals:

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

How do your financial professionals make money?

- Our financial professionals receive a portion of the fee we receive from you. They also receive a portion of the fee we receive from third party managers and a fee from certain third-party managers for client referrals.
- Certain of our senior financial professionals also receive a portion of the fee earned by other junior financial professionals that they supervise.
- Certain financial professionals are registered representatives of an unaffiliated broker dealer. If you open a brokerage account, with the broker-dealer, the financial professional will receive commissions from trades placed in your brokerage account.
- One of our financial professionals, Mr. Tim Kerrigan, is a manager and CCO of an investment advisory firm. Mr. Kerrigan will refer clients to Continuum Advisory from time to time and will receive compensation for such referrals.
- Certain financial professionals are licensed insurance agents. When you purchase insurance that has been recommended by one of our financial professionals, he/she will receive a commission.
- Our financial professionals also receive non-cash compensation from us, our affiliates, and some of our product issuers and service providers in the form of gifts, business meals, entertainment, travel expenses, seminar and other educational meeting expenses.
- The above compensation arrangements create conflicts of interest, as it gives our financial professionals an incentive to recommend/provide certain products and services.

More detailed information about the compensation received by our financial professionals and any related conflicts are outlined in each financial professional's Form ADV Part 2B, which can be obtained by calling us at 800-208-6380.

Disciplinary History – Do you or your financial professionals have legal or disciplinary history?

Yes. You can visit www.Investor.gov/CRS for a free and simple search tool to research firms and financial professionals.

Conversation Starters – Questions you should ask one of our financial professionals:

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

Additional Information – We encourage you to seek out additional information.

- For additional information about us, including information about our PPP loan, or for a copy of Form CRS, click [here](#) or call us at 800-208-6380.

Conversation Starters – Questions you should ask one of our financial professionals:

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