

# Form CRS Client Relationship Summary

June 5, 2026



## Gulfcoast Embers Advisors

(Legal Entity: Gulfcoast Embers Advisors, LLC)

Website: [www.gulfcoastembers.com](http://www.gulfcoastembers.com)

Phone: 917-319-1769

This firm's registration is under review with the State of Florida Department of Financial Regulation-Securities Division. This document is in draft only. No offers for investment advice, nor solicitation for compensation are made.



GULFCOAST  
EMBERS  
ADVISORS

3130 Chandler Lane, North Port, FL 34286

## Introduction

Gulfcoast Embers Advisors, LLC (“the firm”) is registered with the State of Florida as an investment adviser. **Brokerage and investment advisory services differ**, and fees differ as well. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers and brokers.

## What investment services and advice can you provide me?

We offer **investment advisory services to individual investors**, including:

- **Discretionary portfolio management**
- **Nondiscretionary investment advice**
- **Suitability reviews**
- **Portfolio rebalancing**
- **General financial guidance** (budgeting, savings rates, retirement planning, goal setting)
- **Optional retainer-based advisory services**
- **Hourly advisory services**

## Account Monitoring

We monitor discretionary accounts **monthly** and review all client accounts **at least quarterly** to assess performance and any need to rebalance to remain aligned with client objectives and risk tolerance. Monitoring is included as part of our standard services.

## Investment Authority

- For **AUM clients**, we typically manage accounts on a **discretionary** basis.
- For **retainer clients**, we provide advice but do not place trades unless you give **written, one-time authorization**.

## Investment Offerings

We construct diversified portfolios using ETFs, mutual funds, and other publicly traded securities. We do **not** offer proprietary products.

## Account Minimums

Minimum account sizes may apply for AUM services.

## Conversation Starters — Ask Your Financial Professional:

- “Given my financial situation, should I choose an advisory service? Why or why not?”
- “How will you choose investments for me?”
- “What is your relevant experience, including licenses, education, and other qualifications?”

## What fees will I pay?

You will pay fees and costs whether you make or lose money on your investments regardless of which fee model you choose.

## AUM Fee

We charge fees based on the assets we manage for you. The fee is **tiered**, meaning different portions of your account are billed at different rates:

- **1.00%** on the first
- **0.75%** on the next
- **0.50%** on the next
- **0.20%** on assets o

These rates are **blended**, and fees **arrears** based on your mo

## Retainer Fee

Clients may choose to ne

## Hourly Fee

We charge **\$300 per hour** for the first client meeting, which mu one-hour minimum has be

## Other Fees

You may pay fees to third parties, such as:

- Custodial fees
- ETF or mutual fund expenses
- Transaction costs charged by the custodian

We do **not** receive commissions or third-party compensation.

## Conflicts of Interest

Because we charge asset-based fees, we may have an incentive to encourage you to increase the assets in your account. We mitigate this conflict through our fiduciary duty, suitability reviews, and ongoing monitoring. Specifically, we conduct an initial suitability survey at the time of contract signing and conduct updated suitability reviews at each client meeting to ensure your risk tolerance and liquidity needs are well aligned with the investments selected for your portfolio.

## Conversation Starters — Ask Your Financial Professional:

- “Help me understand how these fees and costs might affect my investments”
- “If I choose a retainer instead of AUM, how do the costs compare over time”

## What are your legal obligations to me when acting as my investment adviser?

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.

You should understand and ask us about these conflicts.

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**Conversation Starter:**

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

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:**

- “As a financial professional, do you have any disciplinary history”

**How do your financial professionals make money?**

Our financial professional (John Bashaar) is compensated **solely through advisory fees paid by clients**. This reduces conflicts of interest.

He does **not** receive:

- Commissions
- Referral fees
- Product sales compensation
- Custodian incentives
- Revenue sharing

**Additional Information**

For more information about our services:

- Visit [www.gulfcoastembers.com](http://www.gulfcoastembers.com)
- Review our Form ADV Part 2A
- Call us at **917-319-1769**

**Conversation Starter:**

- “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”