Form CRS – Client Relationship Summary
Flagship Harbor Advisors, LLC

Item 1 – Introduction

Flagship Harbor Advisors, LLC ("we", "us" or "our") is registered with the U.S. Securities Exchange Commission ("SEC") as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker/dealer, and it is important that you understand the differences. 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.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services, including discretionary investment management and financial planning services to individuals, trusts and estates (our "retail investors") on a fee-only basis. When a retail investor engages us to provide investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our authority over your account(s) shall continue until our engagement is terminated. We offer investment management and financial planning services as part of our standard investment advisory engagement. However, we may be engaged to provide financial planning services on a separate fee basis. When we provide financial planning services and consulting services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service. We also offer variable annuity subaccount management, educational seminars and other investment-related products and services for a fee. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment. We do not generally impose a minimum aggregate portfolio value for our investment advisory services. We do not impose a minimum fee.

Additional Information: 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 ADV Part 2A. Please also refer to Items 4 and 6 of our Form ADV Wrap Brochure Supplement for additional information.

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?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What Fees will I pay?

We provide our investment advisory services on a fee-only basis. When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our "AUM Fee"). Our annual fees are negotiable and typically range from 0.25% to 2.00%. We typically deduct our fee from one or more of your accounts in advance on a quarterly basis. Because our fee is generally calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage. Our planning and consulting fees are negotiable, but generally range from $300 to $15,000 on a fixed fee basis, and generally from $100 to $300 on an hourly rate basis, depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s). The fee for subsequent work shall be agreed to prior to commencing the engagement.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. For wrap fee managed accounts, the asset-based fee includes most transaction costs and custody services, and, as a result, wrap fees are typically higher than typical advisory fees. In addition, relative to all mutual fund and exchange traded fund purchases, managed strategies, etc., certain charges will be imposed at the fund level (e.g., management fees 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.

Additional Information: For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our ADV Part 2A or Item 4 of our Form ADV Wrap Brochure.

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 acting as my investment adviser?

When we act as your investment adviser, we have to act in your best interest without putting 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. As an example, we may recommend a particular custodian to custody your assets, and we may receive support services and/or products from that same custodian, certain of which assist us to better monitor and service your account while a portion may be for the benefit of our firm, to run our business more effectively, or for entertainment purposes. In addition, the broker-dealer that we use to facilitate your transaction activity provides similar benefits to our financial professionals who meet certain earnings goals. Therefore, in the course of our business, we will benefit when you place more assets with us. We do not maintain any revenue sharing arrangements.

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

Additional Information: For more detailed information about our conflicts of interest, please review our Form ADV Part 2A and our Wrap Fee Brochure Supplement.

How do your financial professionals make money?

Most of our financial professionals are paid a portion of the annual asset-based fee charged on your account(s) and any financial planning fees you pay for a written financial plan or consulting services. The amount you pay and the amount your financial professional receives depends, for example, on the services you receive, the complexity of your financial situation, your adviser's expertise and the amount of assets in your account. Our financial professionals may also be registered representatives who offer brokerage services through LPL Financial, an SEC registered broker-dealer, and may be licensed insurance agents. Therefore, they receive commissions on sales of those products outside of your advisory account(s). You should discuss your financial professional's compensation directly with your financial professional. You are encouraged to learn more about LPL by visiting lpl.com/disclosures and having a discussion with your advisor.

Item 4 – Disciplinary History

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

Yes. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

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

Item 5 – Additional Information

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 ADV Part 2A or our CRS (client relationship summary). Our Chief Compliance Officer may be reached by phone: (857) 366-4982. For additional information about our services, fees, and conflicts, please see www.flagshipharbor.com

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

A copy of our Part 2A is available at: https://adviserinfo.sec.gov/firm/summary/155733