



Financial Professional Brochure

Robert Marsh

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727-281-2882

robmarsh@gulfcoastadvisors.net

THE CAPACITY IN WHICH I ACT

- All business communications with you and any recommendations I make for you will be in my capacity as a registered representative of a broker-dealer unless we have established a written advisory relationship.
- The advisory relationship may only be created by your signing an advisory agreement that has been approved by myself and the firm's affiliate, Coastal Investment Advisors, Inc.. The advisory agreement will designate specific account numbers which will be subject to the advisory agreement and the advisory relationship. If an account number is not identified in the agreement, it will not be managed by me or the firm as an advisor, and it will not be charged a fee for management services. Such an account will be a brokerage account only.
- If you hold both brokerage and advisory accounts, when I communicate with you, I will discuss some, none, or all of your accounts held with me. When we discuss brokerage accounts, I am acting as your broker. When we discuss advisory accounts, I am acting as your advisor. When we discuss your household or all accounts generally, I will verbally explain to you when I am speaking as your advisor or as your broker.
- If you have questions at any time as to the capacity in which I am acting, please ask me and I will clarify my capacity to you.

ACCOUNT MONITORING AND REVIEW

- My firm does not provide formal brokerage account monitoring programs. As a broker, I will from time-to-time review your holdings, and I may contact you to discuss some or all of your holdings to make recommendations. Alternatively, you may contact me to discuss your account holdings or specific securities you may wish to purchase or sell, and I may make recommendations. In neither case is this considered account monitoring, nor should you assume that my silence as to any position is the equivalent of a recommendation to hold a security. If you desire continuous and regular supervisory or management services, you should consider an investment advisory relationship instead of a brokerage relationship. Additionally, I will not monitor your account(s) periodically or continuously on a formal basis. I may review your accounts and meet with you from time-to-time, but such practice is not considered account monitoring, and the practice may be modified or terminated informally at any time at my discretion.
- When I am acting as an Investment Advisor, I will meet with you, or at least offer to meet with you, annually or more frequently to review your accounts and provide investment advice to you. This service is part of my fee charged to you, and you will not be billed additional time or fee for this service.

ACCOUNT MINIMUMS AND REQUIREMENTS

- The firm does not have formal account opening or maintenance minimum balance requirements.

MATERIAL LIMITATIONS ON THE TYPES OF SERVICES I OFFER

In order to provide brokerage recommendations, a financial professional must be registered in the state where she/he is located, and the state in which you are located when he/she makes a recommendation. I currently hold brokerage licenses in the following states: Alabama, Florida, Georgia, Maryland, Washington

MY INVESTMENT APPROACH, PHILOSOPHY, OR STRATEGY

I work with a team of financial professionals who do business as Gulf Coast Advisors. As fiduciaries to our clients, we believe that advice should be unbiased, unconstrained, and understandable. We strive to provide a wide range of financial education to our clients on a personal level and in a conflict free environment. Our practice selects industry leading software to analyze and prepare financial planning documents to help our clients reach their financial goals with certainty. We've seen different aspects of the wealth management industry and have taken what works best and eliminated what doesn't. We don't create financial products, and we aren't incentivized to use proprietary products.

We evaluate investments based solely on your individual needs and custom tailor a portfolio around that. In making recommendations, we take cost, manager tenure, financial strength, client suitability and other objective factors into consideration. We are committed to the success of our clients, and we endeavor to become the area's leading independent financial advisory practice through conflict free service, unbiased advice, and premier technology.

MATERIAL CONFLICTS OF INTEREST

- Coastal has identified several conflicts of interest in Form CRS and the Reg BI Disclosure Documents which apply to my services. I have no individual conflicts to disclose.



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Gary Ross

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Kari March

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