

# Item 1: Cover Page

SEAMFI, LLC

1201 Pacific Avenue, Ste. 600  
Tacoma, WA 98402

**Form ADV Part 2A – Firm Brochure**

(253) 257-1837

Dated August 21, 2020

<http://www.seamfi.com>

This Brochure provides information about the qualifications and business practices of SEAMFI, LLC., “SEAMFI”. If you have any questions about the contents of this Brochure, please contact us at (253) 257-1837. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

SEAMFI, LLC. is registered as an Investment Adviser with the State of Washington. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about SEAMFI is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number 299333.

## Item 2: Material Changes

Please see the following material changes since the most recent filing of Form ADV Part 2, dated January 16th, 2020.

- Item 5: The Firm has updated fees and compensation for comprehensive financial planning and Coaching Services. Please see item 5 for further details.

### **Future Changes**

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of SEAMFI, LLC.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 299333.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (253) 257-1837.

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# Item 4: Advisory Business

## Description of Advisory Firm

SEAMFI, LLC. is registered as an Investment Adviser with the State of Washington. We were registered in 2019. Mee-Kyong “MK” Lee is the principal owner of SEAMFI. Because SEAMFI does not provide investment management services, it reports no discretionary or non-discretionary Assets Under Management.

## Types of Advisory Services

### Investment Management Services

SEAMFI does not directly manage client assets.

### Comprehensive Financial Planning and Coaching Services

We provide comprehensive financial planning and coaching services on topics such as retirement planning, risk management, college savings, cash flow, debt management, employee benefits, estate and incapacity planning, and other general topics covered in life and career coaching services.

This service involves working one-on-one with a planner over an extended period of time. By paying an upfront fee and a fixed monthly fee, clients get to work with a planner who will work with them to develop and implement their plan. Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with an overview of their current financial condition and a detailed financial plan designed to achieve his or her stated financial goals and objectives. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. Clients will have regularly scheduled meetings throughout the term of the engagement, depending on their individual situation. In addition to scheduled meetings, additional face-to-face, email, and/or phone consultations are included at no extra charge.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Vision and Goal Setting:** Discover the difference between the two and set SMART goals that will guide you towards financial independence. This is the first step that serves as a foundation for your direction and plan of action.
- **Fundamentals:** Cash Flow Analysis, Balance Sheet Analysis, and Emergency Funds: Clarify how much is coming in and from where, as well as how much is going out and why. Understand your

starting point (net worth) on your journey towards achieving your goals. Prepare for unforeseen situations with a clear financial emergency plan. These are the three fundamentals we usually work on first before moving on to budgeting, saving, and investments.

- **Budgeting and Savings:** Develop healthy and sustainable money habits; learn to live within your means; balance today's needs with future goals; invest efficiently and effectively in your future; establish meaningful spending and saving habits.
- **Debt Management:** Discover the difference between smart and unnecessary debt; implement strategies for eliminating unnecessary debt. We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Optimizing Employee Benefits and 401(k):** Understand what your employer is offering and what each offering means for your family's unique situation. Make sure you are fully utilizing all the relevant benefits.
- **Investment Portfolio Review and Planning:** We focus on keeping things flexible and in perspective. We discuss your short- and long-term goals, risk tolerance level, and type of investments that make the most sense for you. We help you understand the fundamentals of investing: investment philosophy, portfolio construction, asset allocation, investment vehicles, fees, tax implications, and how different types of investments tie back into your overall financial picture.

*\*\*\*SEAMFI does not manage investments on our clients' behalf. We offer portfolio analysis, recommendations, and step-by-step guidance to ensure that your investments are aligned with your short- and long-term needs\*\*\**

- **Concentrated Stock Positions Review:** As part of our investment discussion, we address diversification, tax issues, liquidity, timing, different career scenarios, and personal preferences to help you make informed decisions for your concentrated stock positions.
- **Insurance and Risk Management:** Review of current life, disability, property and casualty insurance. SEAMFI does not sell insurance products but works with you to find ways to ensure you, your family, and your assets are protected.
- **College Funding:** Determine the best ways to fund your children's college tuition.
- **Teaching Children Finance:** Our personalized financial education helps you empower your children to be comfortable and wise with their money.
- **Retirement Planning:** Eliminate stress and being overwhelmed; identify your retirement philosophy and needs and goals; create a retirement plan based on sound financial habits to ensure a comfortable, fulfilling and experience-rich retirement.

- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Charitable Giving:** Understand charitable giving options and their tax and cash-flow implications.
- **Home Purchase:** Understand how much you can actually afford; know the best strategy for paying down your mortgage; determine whether real estate investment is an option for you; and know how home ownership plays into your other lifestyle goals
- **Achieve More Coaching:** Money is just one part of the equation when it comes to realizing your dreams. We coach you on time management, organization, managing stress, productivity habits, being more present, and focusing on what matters. We help you enjoy and accelerate the process of achieving your goals.

We will continue the engagement for clients who wish to continue working with SEAMFI after the first year on an hourly basis. SEAMFI will provide an invoice along with the estimated number of hours required to complete the engagement for each financial planning session provided. Any needed updates will be implemented at that time. Clients will continue to have regularly scheduled meetings throughout the term of the engagement, depending on their individual situation. In addition to scheduled meetings, additional face-to-face, email, and/or phone consultations are included at no extra charge.

### **Financial Planning and Coaching Services (Hourly)**

This service is offered to clients who choose to work on one to three financial planning and coaching topics mentioned above and thus this offering is limited in scope. Clients purchasing this service will receive a written or an electronic report on the research and analysis results along with suggested next steps in relation to the stated financial goals. No follow-up advice is provided after the final meeting. Clients are solely responsible for implementing any recommendations made by SEAMFI. Clients are not obligated to implement any recommendations through SEAMFI.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon each client's current situation (income, tax levels, and risk tolerance levels) which will be assessed to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

## **Wrap Fee Programs**

We do not participate in wrap fee programs.

# Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the Financial Planning contract, the Financial Planning contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees and without penalty. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below. For all advisory fees, the investment adviser will provide advisory clients with written billing information which must contain the fee(s), the formula used to calculate the fee(s), and the time period covered by the fee(s). This written billing information will be delivered to the client each time the investment adviser charges a fee.

## **Comprehensive Financial Planning and Coaching Fee**

Comprehensive Financial Planning consists of an upfront charge of \$1,200.00 to \$4,000.00 depending on the complexity and needs of the client, and an ongoing fee that is paid monthly, in arrears, at the rate of \$200.00 to \$450.00 per month, depending on the complexity and needs of the client. The fees are based on the estimated hours of work each month at a discounted hourly fee of \$200 per hour. The initial engagement is for a term of one year. We will continue the engagement for clients who wish to continue working with SEAMFI after the first year. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. For fees paid by electronic funds transfer, we use an independent 3rd party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will be provided with their own secure portal in order to make payments. This service may be terminated with 30 days' notice. Since fees are paid in arrears, no rebate will be needed upon termination of the account. Any earned but unpaid fees will be due upon termination.

The upfront portion of the Comprehensive Financial Planning and Coaching Fee is for client onboarding, data gathering, and setting the basis for the financial plan. The upfront fee is calculated based on a rate of \$200 per hour. This work will commence immediately after the fee is paid, and will be completed within the first 90 days of the date the fee is paid. Therefore, the upfront portion of the fee will not be paid more than 6 months in advance. In the event of an early termination, prior to the initial financial plan being completed, the unearned portion of the upfront fee will be prorated based on the amount of work completed and refunded to the client. The portion of the initial financial plan that has been completed will be delivered to the client at this time.

## **Financial Planning and Coaching (Hourly)**

Hourly Financial Planning and Coaching service is offered on an hourly basis for projects that are limited in scope. The fee is \$300 per hour billed in 30-minute increments, with a minimum of 4 hours, and is negotiable based on the client's needs and complexity. The total fee amount will be agreed upon before the start of any work. Half of the fee is due at the beginning of the process and the remainder is due at completion of work, however, SEAMFI will not bill an amount above \$500.00 more than 6 months in advance.

Fees for this service may be paid by electronic funds transfer or check. For fees paid by electronic funds transfer, we use an independent 3rd party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will be provided with their own secure portal in order to make payments.

In the event of early termination by client, the unearned portion of the upfront fee will be prorated based on the amount of work completed at the hourly rate of \$300 and refunded to the client. Any completed work in which the adviser has already been paid for will be provided to the client upon termination.

After the Hourly Financial Planning and Coaching service is completed, if the client decides to engage SEAMFI in "Comprehensive Financial Planning and Coaching" service within 6 months, this fee will be deducted from the upfront charge associated with "Comprehensive Financial Planning and Coaching" service.

### **Other Types of Fees and Expenses**

When implementing an investment recommendation, the client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by broker-dealers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Clients have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with SEAMFI.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

We do not offer performance-based fees and do not engage in side-by-side management.

## **Item 7: Types of Clients**

We provide financial planning services to individuals, high net-worth individuals, and corporations or other businesses.

We do not have a minimum account size requirement.

# Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

When clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary method of investment analysis is passive investing.

## **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

## **Material Risks Involved**

SEAMFI does not provide investment management, however investment recommendations may be made as part of the financial planning service. **All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**Concentration Risk:** Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

### **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

**Investment Companies Risk.** When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

SEAMFI and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

SEAMFI and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

SEAMFI and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of SEAMFI or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

No SEAMFI employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No SEAMFI employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

SEAMFI does not have any related parties. As a result, we do not have a relationship with any related parties.

SEAMFI only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

MK Lee is not licensed as registered representatives of a FINRA Broker/Dealer.

# Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

## **Code of Ethics Description**

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of a copy of its Code of Ethics to any client or prospective client upon request.

## **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a client or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

### **Trading Securities At/Around the Same Time as Client’s Securities**

Because our firm does not provide Investment Management services and we do not trade client securities, we do not trade in securities at or around the same time as clients.

## **Item 12: Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker-Dealers**

SEAMFI, LLC. does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

#### **1. Research and Other Soft-Dollar Benefits**

We currently do not receive soft dollar benefits.

#### **2. Brokerage for Client Referrals**

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### **3. Clients Directing Which Broker/Dealer/Custodian to Use**

As a fee only financial planner who does not offer Investment Management Services, we do not have a concern over which broker-dealers a client may choose in order to implement our investment recommendations.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Some Registered Investment Advisers execute client accounts on an aggregated basis as a way to lower expenses. As a fee only financial planner who does not offer Investment Management Services, we do not execute trades on behalf of clients. As a result, it is up to the client to negotiate their own trading costs with their broker-dealer.

## **Item 13: Review of Accounts**

MK Lee, Owner and CCO of SEAMFI, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. SEAMFI does not provide specific reports to clients, other than financial plans.

## Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

## Item 15: Custody

SEAMFI does not accept custody of client funds.

## Item 16: Investment Discretion

We do not provide Investment Management Services, and therefore do not exercise discretion.

## Item 17: Voting Client Securities

SEAMFI does not provide Investment Management Services and does not vote client securities. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months or more in advance.

# Item 19: Requirements for State-Registered Advisers

## **Mee-Kyong “MK” Lee**

Born: 1975

### **Educational Background**

- 2007 – Masters of Business Administration, University of Chicago Booth School of Business
- 1999 – Bachelor of Arts, Korea University

### **Business Experience**

- 10/2018 – Present, SEAMFI, LLC., Owner and CCO
- 12/2019 – Present, MK Lee Coaching LLC., Owner
- 08/2015 – 09/2018, Unemployed
- 04/2013 – 08/2015, J.P. Morgan Chase, Private Client Advisor
- 08/2007 - 03/2013, J.P. Morgan Private Bank, Private Banker

### **Professional Designations, Licensing & Exams**

**CFP (Certified Financial Planner)®:** The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Other Business Activities**

MK Lee is the owner of MK Lee Coaching LLC. This activity accounts for approximately 25% of her time.

### **Performance-Based Fees**

SEAMFI is not compensated by performance-based fees.

### **Material Disciplinary Disclosures**

No management person at SEAMFI, LLC. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Material Relationships That Management Persons Have With Issuers of Securities**

SEAMFI, LLC., nor MK Lee, have any relationship or arrangement with issuers of securities.

### **Additional Compensation**

MK Lee does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through SEAMFI.

### **Supervision**

MK Lee, as Owner and Chief Compliance Officer of SEAMFI, is responsible for supervision. At this time, MK Lee is the only employee of the firm and maintains a written compliance manual outlining supervisory procedures. MK Lee is responsible for supervising her own activities. This compliance manual is reviewed no less

than annually. In the event additional employees are added to the firm, they will attest to having received the compliance manual and participate in annual ongoing compliance training. MK Lee may be contacted at the phone number on this brochure supplement.

### **Requirements for State Registered Advisers**

MK Lee has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

### **Conflicts of Interest**

Any material conflicts of interest regarding the investment adviser, its representatives or any of its employees are disclosed to the client prior to entering into any Advisory or Financial Planning Agreement.

### **Business Continuity Plan**

SEAMFI Financial maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death of the investment adviser or any of its representatives.

SEAMFI, LLC.

1201 Pacific Avenue, Ste. 600  
Tacoma, WA 98402  
(253) 257-1837

Dated February 21, 2019

Form ADV Part 2B – Brochure Supplement

*For*

**Mee-Kyong “MK” Lee, CRD# 5439729**

Owner, and Chief Compliance Officer

This brochure supplement provides information about MK Lee that supplements the SEAMFI, LLC. (“SEAMFI”) brochure. A copy of that brochure precedes this supplement. Please contact MK Lee if the SEAMFI brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about MK Lee is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 5439729.

# Item 2: Educational Background and Business Experience

## Mee-Kyong “MK” Lee

Born: 1975

### Educational Background

- 2007 – Masters of Business Administration, University of Chicago Booth School of Business
- 1999 – Bachelor of Arts, Korea University

### Business Experience

- 10/2018 – Present, SEAMFI, LLC., Owner and CCO
- 12/2019 – Present, MK Lee Coaching LLC., Owner
- 08/2015 – 09/2018, Unemployed
- 04/2013 – 08/2015, J.P. Morgan Chase, Private Client Advisor
- 08/2007 - 03/2013, J.P. Morgan Private Bank, Private Banker

### Professional Designations, Licensing & Exams

**CFP (Certified Financial Planner)®:** The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## Item 3: Disciplinary Information

No management person at SEAMFI, LLC. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

MK Lee is not involved with outside business activities.

## Item 5: Additional Compensation

MK Lee does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through SEAMFI.

## Item 6: Supervision

MK Lee, as Owner and Chief Compliance Officer of SEAMFI, is responsible for supervision. At this time, MK Lee is the only employee of the firm and maintains a written compliance manual outlining supervisory procedures. MK Lee is responsible for supervising her own activities. This compliance manual is reviewed no less than annually. In the event additional employees are added to the firm, they will attest to having received the

compliance manual and participate in annual ongoing compliance training. MK Lee may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

MK Lee has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.