



SEVEN HILLS FINANCIAL

Seven Hills Financial, LLC
a Registered Investment Adviser
(CRD # 143190)

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<https://sevenhillsfinancial.com/>

March 20, 2026
Form ADV Part 3

Item 1: Introduction

Seven Hills Financial, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: *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?*

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management and portfolio consulting (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we typically monitor client investments on a weekly basis. Our firm has discretionary management without any material limitations in a portfolio management role only. We do *not* limit the types of investments that we recommend. We do require a minimum portfolio account size of \$250,000, which may be waived at the Firm's discretion. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7. Please note, Seven Hills Financial, LLC does not earn any commissions under any circumstances.

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

Questions to ask us: *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? How might your conflicts of interest affect me, and how will you address them?*

What fees will I pay? Our portfolio management and portfolio consulting fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee, although the fee decreases in terms of percentage of assets at certain thresholds.

All Fees For Investment Management are paid by most clients in advance except for those that are grandfathered.

For financial planning hourly fee arrangements, each additional hour (or portion therefore) we spend working for you would increase the advisory fee. In most situations Financial Planning Fees are calculated hourly with one-half of the estimated fee payable in advance of any services rendered and the balance would then be due upon completion of services.

You pay our investment management or investment consulting fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., redemption fees, if applicable and product-level fees [expense ratios]) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. In some cases, transaction fees could be charged when we buy or sell an investment for your account. **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.** Please also see our [Brochure](#) for additional details.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? *When we act as your investment adviser, we have to 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 is an example to help you understand what this means: For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.*

How do your financial professionals make money? Our financial professionals are compensated based on the advisory fees the firm earns from client accounts. Compensation generally depends on the amount of client assets they service and the advisory services they provide. Financial professionals who manage client accounts receive a portion of the revenue generated from those accounts. One financial professional also receives a revenue share for clients he introduces to the firm. These compensation arrangements create conflicts of interest because our financial professionals and the firm have an incentive to encourage clients to increase assets under management, retain assets with the firm, and continue advisory services, which increase the fees we earn. The firm does not pay commissions for the sale of investment products. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

Questions to ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? No, we have not had not any legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: *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?*

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/108207> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at (850) 219-6699.

Exhibit to Form CRS

Material Changes

We are including this summary to highlight the most recent changes that we have made to this Relationship Summary (Form CRS) since our last filing on February 20, 2025:

- Item 2 has been updated to disclose that the Firm now requires a minimum account size.