New Harbor Financial Group, LLC
March 31, 2026
FORM CRS

New Harbor Financial Group, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at https://www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?
We offer investment management, standalone financial planning services and educational seminars/workshops to retail investors.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a continuous basis.
Investment Authority: We manage investment accounts on a *discretionary* basis whereby *we will decide* which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.
Investment Offerings: We intend to primarily allocate our client's investment management assets among exchange-traded funds, individual bonds, options contracts, and to a less frequent extent among mutual funds, individual equities, and other types of securities.
Account Minimums and Requirements: In general, we require a minimum aggregate investment for each client of $500,000 to open and maintain an advisory account; however, we have the right to accept clients below this level on a case by case basis.
Additional Information: Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 of Form ADV Part 2 via the following link:
https://adviserinfo.sec.gov/firm/brochure/155528.

Key Questions to Ask Your Financial Professional

- 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 fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- We charge an asset-based fee for our wealth management services, which is payable quarterly in advance. Since the fees we receive are based on the value of your account, we have an incentive to grow your account value and to take steps to mitigate downside risks to your account.
- We may choose to charge an hourly or fixed fee for standalone financial planning services, which is payable in advance. Since the total fee we receive is based on the amount of time we spend working on your financial plan, we have an incentive to increase the time spent working on financial plans.
- If you purchase investment products through one of our financial professionals who is a registered representative of a broker-dealer or an insurance agent, that financial professional will receive commissions in connection with the sale of those products. Our activities in this regard typically represent a very small part of our business, and are generally limited to the sale of life insurance, annuities, or other products that are suitable for a client's overall financial plan.
- A nominal fee to attend our seminars/workshops may be charged to individuals who are not clients of our firm.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees or account maintenance fees;
- Fees (i.e., internal "expense ratio") related to mutual funds and exchange-traded funds;
- An occasional transaction charge when purchasing or selling securities. There are no transaction charges for ETF/stock trades, nor for many mutual fund trades that are included on our 3rd-party custodian's list of No Transaction Fee ("NTF") mutual funds. A nominal transaction charge will be incurred on options trades (60 cents per option contract); and
- Transaction charges when purchasing or selling securities.

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. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 via the following link: https://adviserinfo.sec.gov/firm/brochure/155528.

Key Questions to Ask Your Financial Professional

- 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? 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 are some examples to help you understand what this means.

- *Third-Party Payments:* Persons providing advice on behalf of our firm are registered representatives with a broker-dealer and/or are licensed as independent insurance agents. These persons receive compensation in connection with the purchase and sale of securities, insurance or other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment/insurance products based on the compensation received rather than solely based on your needs.

Refer to our Form ADV Part 2A via the following link: https://adviserinfo.sec.gov/firm/brochure/155528 to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated with a salary. Separately, to the extent they sell investment and/or insurance products in their capacities as registered representatives of a broker-dealer and/or an insurance agent they would receive commission-based compensation from those entities. Commission-based compensation presents a conflict of interest because it incentivizes our financial professionals to recommend investment/insurance products based on the compensation received rather than solely based on your needs.

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

Yes. Visit https://www.Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

- As a financial professional, do you have any disciplinary history? For what type of conduct?

You can request a copy of the relationship summary at 978-537-7701.

Key Questions to Ask Your Financial Professional

- 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?

You can find additional information about our investment advisory services via the following link: https://adviserinfo.sec.gov/firm/brochure/155528.