



Terms & Conditions

2025

Welcome to Seymourams (Seymour Asset Management Services). These Terms and Conditions (“Terms”) govern your access to and use of our website, services, and any engagement with our registered investment advisory firm. By using our services, you agree that you have read, understood, and accepted these Terms.



SEYMOURAMS

ABOUT SEYMOURAMS

Seymourams is a trusted Registered Investment Advisor (RIA) offering strategic, personalized financial and investment advisory services. Guided by fiduciary duty, we place your best interests at the core of every recommendation and decision.

ELIGIBILITY AND USE

By accessing or using our services, you confirm that:

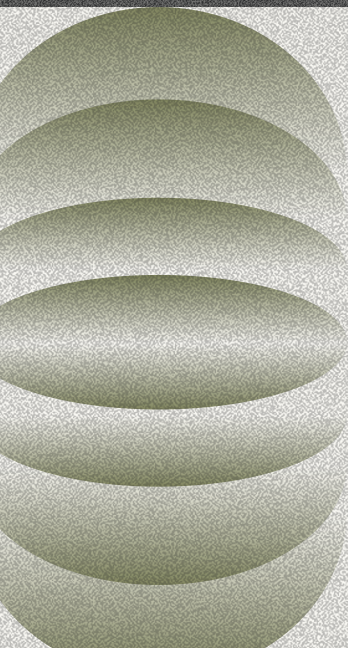
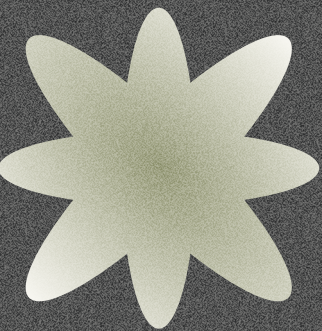
- You are at least 18 years of age
- You will provide accurate, complete, and current information
- You will use our services only for lawful and authorized purposes

We reserve the right to refuse or terminate services if you violate these Terms or any applicable laws.

ADVISORY SERVICES AND INVESTMENT RISK

Our services include:

- Portfolio management
- Wealth and retirement planning
- Financial consulting and investment strategy
- Risk assessment and goal-based planning



Fiduciary Duty and Client Responsibility



Seymourams upholds the highest fiduciary standard. In return, clients are expected to:

- Provide accurate, timely financial and personal information
- Inform us of material changes in financial circumstances or goals
- Review and understand reports, agreements, and communications
- Respond promptly to requests for documentation

Fees and Compensation



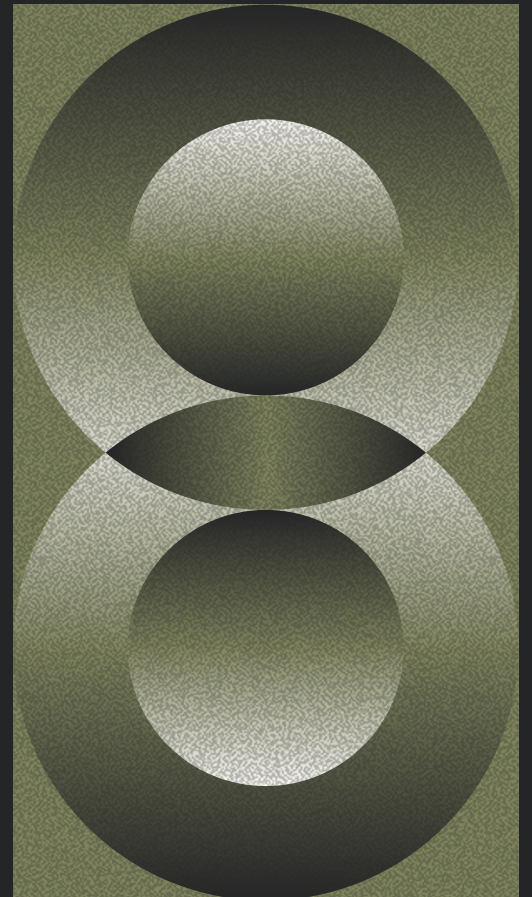
Fees are clearly outlined in each client's signed Advisory Agreement and may include:

- Percentage-based fees (Assets Under Management – AUM)
- Hourly or flat-rate fees for financial planning
- Applicable third-party or custodial charges

Confidentiality and Data Security



Seymourams prioritizes the protection of your personal and financial information. Data is collected, stored, and used in accordance with our Privacy Policy and industry-standard security measures. Unauthorized access or sharing of your information is strictly prohibited.



Third-Party Services and Links



Our services may utilize third-party platforms (e.g., custodians, fintech tools) for portfolio tracking, data aggregation, or transaction facilitation. While these are selected with care, Seymourams does not control their policies or performance and cannot be held liable for third-party issues.

Limitation of Liability



To the fullest extent permitted by law, Seymourams is not liable for:

- Losses due to market fluctuations or investment performance
- Client misinterpretation of financial information
- Delays or service disruptions beyond our control
- Decisions made without consultation

Termination of Services



Either party may terminate the advisory relationship with written notice, per the terms of the signed Advisory Agreement. Clients remain responsible for any accrued fees up to the date of termination. Obligations related to confidentiality and regulatory compliance may survive service termination.
