Client Relationship Summary (Form CRS)
March 1, 2026

Mainsail Asset Management, LLC ("*Mainsail*" or "*we*" or "*us*") is registered with the Securities and Exchange Commission ("*SEC*") as a registered investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker/dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to clients, including investment management and financial planning and consulting services to individuals, trusts, and estates. Financial planning and consulting services are generally provided as part of our investment advisory services, although we also provide them in limited circumstances on a standalone fee basis.

- *Monitoring.*
  - As part of our investment advisory services, we monitor on a regular basis the investments in your accounts, based upon your investment objectives and goals.
  - As investment advisers, we have fiduciary duty to monitor your investment portfolio and make appropriate changes to your portfolio as appropriate.
- *Investment Authority.*
  - We offer services where you provide us with discretionary authority over your accounts. In this relationship, we are able to buy, sell, and trade investments on your behalf without prior consultation with you.
  - You can provide limitations on our discretion through instructions, or you can decline to give us discretion at all.
- *Limited Investment Offerings*.
  - We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment.
  - We and our related persons sponsor private investment vehicles. Depending on your financial position, risk tolerance, and goals, we may recommend a proprietary private investment product.
- *Account Minimums and Other Requirements.*
  - We generally do not impose a minimum annual fee or minimum asset level requirement.

For more detailed information about our Advisory Business, the Types of Clients we generally service, and our investment strategies, see Items 4, 7, and 8 in our Form ADV, Part 2A.

Conversation Starters

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?

We provide our investment advisory services on a fee-only basis. We generally charge a fee calculated as a percentage of your assets under our management. For discretionary investment management services, this ranges from 0.50% to 1.25% depending on the amount of assets under our management.

If we provide financial planning and consulting services on a standalone basis, we may charge a fixed fee of $5,000-$50,000, depending on many factors. If you invest in a private investment vehicle sponsored by us, you may pay additional fees and expenses.

You will also incur expenses related to the custodian who holds your assets. You will incur brokerage fees/commissions or other transaction fees in accordance with the custodian's fee schedule.

For more information about our fees and costs, see item 5 in our Form ADV, Part 2A.

Conversation Starter: *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:

- We may recommend that you invest in private investment vehicles that our related persons control and receive compensation from based, in part, upon how much is invested in those vehicles.
- We may recommend the services of entities that are affiliated with us through common ownership and control.
- We may recommend a particular custodian from whom we receive support services and/or products.
- We may recommend rollovers from an employer-sponsored retirement plan into a retirement account that we manage for an asset-based fee.

For more information about our conflicts of interest, see item 8 in our Form ADV, Part 2A.

Conversation Starter: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are compensated through a combination of a fixed salary with discretionary bonuses, as well as a percentage of the fee income from advisory clients that the financial professional introduces to the firm. This compensation structure could present a conflict of interest as it may incentivize our financial professionals to recommend that you place additional assets under our management.

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

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals.

Conversation Starter: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of our Form ADV, Part 2A or of our relationship summary. Our Chief Compliance Officer may be reached by phone: 205-536-7776.

Conversation Starter: *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*