

Allium Financial Advisors, LLC

Form CRS - Customer Relationship Summary

May 1, 2020

Allium Financial Advisors, LLC ("Allium") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay for our services. Please ask us for more information (contact information on next page).

Is an Investment Advisory Account Right for you?

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services fees can 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. This site also provides educational materials about broker dealers, investment advisers, and investing.

There are different ways you can get assistance with your investments. It is important to carefully consider which types of accounts and services are right for you.

Relationships and Services.

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services including portfolio management services, financial planning and consulting.

- If you retain our firm for portfolio management services, you will pay an on-going asset-based fee at the end of each quarter for our services, based on the value of the cash and investments in your advisory account.
- We will meet with you in person if possible, otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We use this information to develop a personalized investment strategy.
- By participating in our discretionary portfolio management services, you allow us to buy and sell investments in your account without asking you in advance (a "discretionary account"). Once we build an investment portfolio for you, we will monitor and rebalance your portfolio on an ongoing basis. You may limit our discretion by providing our firm with your restrictions and guidelines in writing.
- We offer investment advisory services with a large selection of investments to individuals, trusts, estates, charitable organizations, corporations, and other business entities. Our investment choices include a wide range of options, from low cost index strategies to actively managed mutual funds to privately held alternative investment funds.
- Allium does not require a minimum dollar amount to open and maintain an advisory account. **For additional information, please see Allium's ADV, Part 2A brochure, items 4 and 7**

Allium also offers financial planning. This service involves customized analysis of how best to achieve a client's financial goals with ongoing support. If you retain our firm for financial planning, we will meet with you to gather information about your financial circumstances and objectives in order to help you develop a plan of action, cash flow analysis, scenario building, identify additional needed resources, etc.

Conversation Starters: questions to ask

- **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?**

Our Obligation to You. We must abide by certain laws and regulations in our interactions with you.

- When we act as your investment adviser, we are held to a fiduciary standard that covers our entire investment advisory relationship with you. We act in your best interest and not put our interest ahead of yours.
- Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether to agree to them.
 - Example: Some of the Firm's Supervised Persons are licensed insurance agents and may offer certain insurance products on a fully-disclosed basis. A conflict of interest exists to the extent that the Firm recommends the purchase of insurance products where its Supervised Persons may be entitled to insurance commissions or other additional compensation. The Firm has

procedures in place whereby it seeks to ensure that all recommendations are made in its clients' best interest regardless of any such affiliations.

For additional information, please see Allium's ADV, Part 2A brochure, item 10.

Conversation Starters: questions to ask

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

Fees and Costs

What Fees Will I Pay?

- For Portfolio Management Services you will be charged an ongoing management fee based on the assets under management. Fees are typically charged quarterly in advance based on the value of your account on the last day of the previous quarter. The asset-based fee reduces the value of your account and will be deducted from your account. Our current fee schedules are described in Item 5 of the Form ADV Part 2. **For additional information, please see Allium's ADV, Part 2A brochure, item 5.**
- Portfolio management clients generally pay a tiered management fee ranging from 0.95% to 0.45%, depending on the size of your account. At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. Combining account values can increase your total assets under management. This may result in your paying a reduced advisory fee percentage. Although the effective management fee rate will decrease the larger your account, the total management fees you will pay will likely increase with a larger portfolio balance, providing us an incentive to encourage you to transfer or deposit additional assets into your account.
- Clients engaging the firm solely for financial planning services will generally incur a fee of \$2,500 to \$10,000 dependent upon the scope and complexity of the services provided. This may be a one-time or annual fee, depending on the agreed upon service model.
- Other fees may include custodian fees and account maintenance fees. Some investments (such as mutual funds and exchange traded funds (ETFs)) impose additional fees that will reduce the value of your investment over time.

You will pay fees whether you make or lose money on your investments. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees you are paying.

How do your financial professionals make money?

- Our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance.

Conversation Starters: questions to ask

- Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?

Disciplinary History

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

- No. Visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters: questions to ask

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Bob Noack at 877-487-6860. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 310 N. State Street, Suite 208, Lake Oswego, OR 97034.

Conversation Starters: questions to ask

- Who is my primary contact person? Who do I talk to if I have concerns about how this person is treating me?