



## FORM ADV PART 2A BROCHURE

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This brochure provides information about the qualifications and business practices of Fort Vancouver Investment Management, LLC. If you have any questions about the contents of this brochure, please contact us at (360) 823-0477 or [public@fortvancouverim.com](mailto:public@fortvancouverim.com). Fort Vancouver Investment Management, LLC is a registered investment advisory firm with the Securities and Exchange Commission. Registration of an investment adviser does not imply any level of skill or training. The information in this brochure has not been approved by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Additional information about Fort Vancouver Investment Management, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). FVIM's IARD number is 157019.

February 10, 2026

## **ITEM 2 - MATERIAL CHANGES**

This Brochure dated February 4, 2026 updates our previous Brochure dated September 9, 2025 and is prepared according to the SEC's requirements and rules. There have been no material changes since our last update in September. However, the following material changes have occurred since our last annual amendment:

Item 10 – We added a disclosure about a referral arrangement with Tributa Tax & Accounting, a business owned by Andrea Silbernagel. FVIM and Tributa may refer clients to one another, but no referral fees or compensation are exchanged.

Item 14 – FVIM no longer maintains a referral arrangement with WiserAdviser.

Copies of this brochure may be requested by contacting Fort Vancouver Investment Management, LLC at (360) 823-0477, or by email to [public@fortvancouverim.com](mailto:public@fortvancouverim.com).

Additional information about Fort Vancouver Investment Management is also available via the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's website also provides information about any persons affiliated with Fort Vancouver Investment Management who are registered, or are required to be registered, as investment adviser representatives of Fort Vancouver Investment Management.

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## **ITEM 4 – ADVISORY BUSINESS**

Fort Vancouver Investment Management, LLC (“FVIM” or “we”) is a fee-only investment advisory firm based in Vancouver, Washington. FVIM was founded in 2010 by Robert Pool. We specialize in investment management.

As a fee-only advisory practice, we receive compensation only from our clients. We do not sell any financial products, do not collect sales commissions, and do not accept referral fees. We receive no benefits from custodians/broker-dealers based on client securities transactions (so-called “soft dollar benefits”).

As of December 31, 2025, FVIM managed \$237,124,472 in assets, all on a discretionary basis.

The principal owners of FVIM are Robert Pool, Matthew Ebeling and Andrea Silbernagel.

### **Investment Management**

FVIM provides investment management services. We manage portfolios that often consist of multiple types of accounts, which may include joint, trust, IRA, etc. Portfolios are constructed in a manner that is appropriate for our client’s life circumstances.

Our investment philosophy is grounded in Modern Portfolio Theory, which refers to the process of reducing risk in a portfolio through systematic diversification across and within asset classes. We typically adhere to an evidence-based approach to investing and primarily implement broadly diversified, asset-class exchange-traded funds (“ETFs”) and mutual funds. We may also use actively managed mutual funds when appropriate. FVIM typically does not recommend individual stocks or bonds, except in limited circumstances where appropriate for a client’s objectives or tax considerations.

FVIM utilizes exchange-traded funds (“ETFs”) due in part to their generally low cost, tax efficiency, transparency, and ability to provide diversified exposure to specific asset classes. ETFs are traded on securities exchanges and may be bought or sold throughout the trading day at market prices.

FVIM analyzes investment funds, including ETFs and mutual funds, based on factors such as total operating expenses, portfolio turnover, investment objective and applicable investment restrictions and limitations. We typically invest in no-load institutional mutual funds including funds managed by Dimensional Fund Advisors (DFA), Vanguard, Avantis Investors, BlackRock and Schwab that have low operating expenses, low portfolio turnover, below-average capital gains distributions and a fundamental investment objective of investing in a particular asset class. Certain funds may be available for investment only by clients of registered investment advisors, and all investments are subject to the advisor’s review and approval. As a result, continued access to certain DFA mutual funds may be limited if you terminate your advisory relationship with FVIM, unless you engage another advisor authorized by DFA.

By developing a personalized investment strategy for each client, we help our clients manage both their short-term and long-term financial objectives. This process includes the construction of a well-diversified portfolio consistent with the client’s appetite for risk. The investment strategy is monitored continually to ensure alignment with the client’s long-term goals and financial objectives.

We do not sponsor or participate in any wrap-fee programs.

FVIM will disclose any material conflicts of interest that could reasonably be expected to impair the rendering of unbiased and objective advice.

### **Retirement Rollovers & Conflicts of Interest**

If we make recommendations or provide advice related to a retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts.

When we recommend that a client roll over their retirement plan assets into an account managed by FVIM, such recommendation creates a conflict of interest because FVIM will receive compensation if the client follows our advice.

To manage this conflict, FVIM operates under an applicable ERISA prohibited transaction exemption that requires us to act in our clients’ best interest and not place our interests ahead of theirs.

Under the provisions of this exemption, we must:

- Meet a professional standard of care when making investment recommendations (provide prudent advice);
- Never put our financial interests ahead of a client’s interests when making recommendations (provide loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that advice is provided in the client’s best interest;
- Charge no more than is reasonable for our services; and
- Provide clients basic information regarding conflicts of interest.

While not always the case, a client or prospective client leaving an employer typically has the following four options regarding an existing retirement plan:

1. Retain the assets in the former employer’s plan;
2. Rollover the assets to a Traditional IRA or Roth IRA;
3. Rollover the assets to the plan of a new employer; or
4. Receive a cash distribution.

Determining which of these options is appropriate depends on a client’s individual circumstances. FVIM will review and discuss each option with the client. In addition, FVIM provides a written “Retirement Advice Disclosure” to clients in connection with rollover recommendations. Clients should notify FVIM if they did not receive this disclosure so that it may be provided.

### **Retirement Planning**

FVIM offers retirement planning for a fixed fee. This analysis may include a review of retirement planning, asset allocation, and investment strategy, among other considerations. FVIM provides clients with a written report outlining the analysis and recommendations. Clients are responsible for implementing any recommendations unless they engage FVIM to provide ongoing investment management services.

## **ITEM 5 - FEES AND COMPENSATION**

### **Investment Management Clients**

Our fees for investment advisory services for new clients are as follows:

- 1.1% per annum up to \$500,000 under management, and
- 0.9% per annum for \$500,000 to \$1,000,000 under management, and
- 0.7% per annum for \$1,000,000 to \$5,000,000, and
- 0.5% per annum on amounts over \$5,000,000.

Our fees are calculated in arrears and are typically automatically deducted directly from our clients' brokerage account(s) on a quarterly basis in January, April, July and October. At the time fees are deducted, we provide clients with a fee calculation based on the fee schedule they agreed to in their service agreement and the client's portfolio balance at quarter end along with their quarterly reports. In cases where fees are not automatically deducted from a client's account, a bill is sent and fees are due upon receipt. At our discretion, some assets may be excluded from the fee calculation. Lower fees for comparable services may be available from other sources.

Fees may be amended from time to time by FVIM upon 60 days prior written notice to our clients.

In some cases, clients may receive the same services at a reduced rate or on a *pro bono* basis. This may be available for immediate family members or other scenarios on a case-by-case basis.

FVIM or the client may terminate the service agreement at any time by giving notice to the other party. Fees will be prorated through the last date services were rendered and will be due upon receipt. Clients may terminate services within five (5) business days of signing the service agreement without penalty.

In addition to our investment advisory fees, client portfolios may be subject to fees charged by mutual funds and exchange traded funds and custodial expenses such as transaction fees.

We do not charge our current investment management clients extra fees for financial planning as this service is included in the investment management fee.

### **Retirement Planning**

FVIM charges a flat fee of \$3,000 for Retirement Planning services; however, FVIM may negotiate this fee in certain circumstances. The fee is based on the estimated time FVIM expects to spend on the analysis. Our process includes working with the client to gather financial data, discuss goals in retirement, analyze current financial condition, develop an investment strategy to help the client work toward the goals and provide a written report. The client is responsible for executing any recommendations made by FVIM unless they choose to hire FVIM as their investment manager. Once retirement planning services are complete, the client will receive an invoice and fees are due upon receipt. If, upon completion of FVIM's retirement planning services the client chooses to hire FVIM for ongoing investment management services, FVIM may, at its discretion, waive the retirement planning fee.

## **ITEM 6 - PERFORMANCE BASED FEES**

FVIM does not charge fees based on performance.

## **ITEM 7 - TYPES OF CLIENTS**

Our services are offered to individuals, trusts, pension plans, non-profits, profit sharing plans and others. Most of our clients are individuals and families.

FVIM requires a minimum of \$500,000 in assets under management to establish an investment advisory relationship. This threshold ensures we can provide the highest level of personalized financial planning and investment management to our clients. FVIM may, at its discretion, waive this minimum based on individual circumstances. Portfolios may be comprised of multiple account registrations, including joint, trust, IRA, 401(k), 403(b), other retirement accounts, minor children's accounts or others.

## **ITEM 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS**

### **Asset Allocation**

Our investment management strategy takes an asset allocation approach. Many studies suggest that asset allocation, which is the mix of different asset classes such as stocks, bonds, real estate, cash, etc., is an important factor in investment returns.<sup>1</sup>

Each client portfolio maintains a target asset allocation. At minimum, client portfolios are reviewed annually to evaluate the extent to which the actual allocation deviates from the target allocation. Where the deviation is considered excessive, FVIM will take the appropriate steps in order to bring the actual allocation back within an acceptable range of the target allocation. This process is referred to as "rebalancing" and is utilized with the intent of helping to maintain an expected level of risk.

FVIM's asset allocation decisions, with respect to stocks versus bonds, are primarily derived from the cash flow needs of our clients. Therefore, the client's investment time horizon will greatly determine the overall structure of the portfolio. For example, clients that are currently making consistent cash withdrawals from their portfolio will have a portfolio structured with less volatility than a client that may not need to draw an income for many years.

Typically, our clients are investing for the purpose of keeping a sustainable cash flow throughout their joint life expectancy. In order to give them a higher probability of accomplishing this goal, clients should understand that investing involves risk. To address this, we strive to achieve an appropriate balance between lower volatility assets (such as bond funds) and long-term growth assets (primarily equity funds). Through our consultative approach, our clients understand that even with a properly diversified portfolio the equity allocation can vary significantly in a given year.

### **Security Selection**

Once our client's asset allocation is determined, FVIM looks for appropriate investments available for each asset class. We typically use mutual funds and ETFs that offer broad diversification. Generally, we utilize investments that are readily marketable, and that have lower overall cost and high tax efficiency.

Most assets managed by FVIM have a long-term time horizon. We view inflation as a risk and attempt to grow our client portfolios in real, inflation-adjusted terms. Our focus on long-term returns means that there

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<sup>1</sup> Source: Dimensional Fund Advisors Study (2002).

will be some short-term volatility. As a result, short-term losses are to be expected periodically. There is no guarantee that the strategies will prove successful, even over the long term. Investing in securities involves risk of loss, including the possible loss of principal. Past performance is not indicative of future results.

We believe that frequent trading within an account can have a negative effect on overall return; therefore, we try to avoid frequent trading in our clients' accounts. However, there are times when it is advantageous to place trades more frequently (i.e. harvesting tax losses).

### **Tax Management**

Our client portfolios may consist of multiple accounts with differing tax treatments of gains, interest, dividends, and withdrawals. FVIM considers tax implications when managing client portfolios and attempts to minimize the long-term impact of taxes through strategies such as asset location (placing certain investments in taxable or tax-advantaged accounts when appropriate), tax-loss harvesting, and managing the timing of capital gains. FVIM may also recommend strategies such as Roth conversions when appropriate.

FVIM may provide general tax planning guidance as part of our advisory services. Clients should consult with their tax professional regarding their specific tax situation.

### **ITEM 9 - DISCIPLINARY INFORMATION**

Neither FVIM nor any of our advisors have ever been involved in any events that have resulted in disciplinary actions from regulators, courts or the Certified Financial Planner Board of Standards.

### **ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

FVIM is not registered with the Financial Industry Regulatory Authority (FINRA) to receive commissions on investment product sales. With the exception of one disclosed arrangement noted below, none of our advisors have any relationship or affiliation that is potentially in conflict or material to our advisory business, such as that of independent broker-dealer, accountant, insurance representative, or real estate broker. Our only source of revenue comes directly from our clients. Please see the Fees and Compensation section for more details.

Andrea Silbernagel also has an ownership interest in a separate tax advisory business, Tributa Tax & Accounting, LLC ("Tributa"). We may refer clients to this business for tax-related services, though FVIM receives no compensation or referral fees for these referrals. However, this arrangement creates a potential conflict of interest, as our owner may benefit financially if clients engage Tributa for services. Clients are under no obligation to use Tributa and are free to engage any qualified tax professional of their choosing. Tributa is a separate business entity and is not supervised by FVIM. FVIM mitigates this conflict by fully disclosing the relationship to clients and encouraging them to independently evaluate any third-party provider.

### **ITEM 11 - CODE OF ETHICS**

FVIM has a fiduciary duty which guides us to put our clients' interests ahead of our own. We have adopted a Code of Ethics which deals with general ethical principles, client confidentiality, reporting personal trading, gifts and more. A copy of our Code of Ethics is available upon request.

FVIM and its employees may buy and sell securities that are also recommended to clients. It is our policy that client transactions will be given priority over employee transactions and that employees may not use their

position to take advantage of investment opportunities. FVIM reviews personal securities transactions to help ensure compliance with our fiduciary obligations.

## **ITEM 12 - BROKERAGE PRACTICES**

### **Recommended Firms**

All client assets are held with outside custodians (third parties that have actual possession of our clients' assets). FVIM primarily uses Charles Schwab & Co., Inc. ("Schwab" or "Schwab Institutional"). In rare circumstances, there may be a need to hold client assets elsewhere, such as annuities held at insurance companies or trusts that require assets be held at a different custodian.

When recommending a custodian (also known as a broker), we take into account a number of factors which may include custodial fees charged by the broker, commission rates, record keeping and reporting capabilities, among others. When we suggest a broker, we will attempt to minimize the total cost for all brokerage services paid by the client. However, a suggested broker may charge a higher fee for a particular type of service, such as a commission rate, than can be obtained from another broker.

The brokerage firms that we recommend are not affiliated with FVIM in any way. These firms may provide FVIM and our clients with access to their institutional trading and custody services which are typically not available to individual investors. Generally, these services are available to independent investment advisors on an unsolicited basis, at no charge to them as long as they maintain certain minimum levels of client assets at the brokerage firms. Some of the services provided to FVIM include brokerage, custody, research and access to mutual funds and other investments that may not be available to an individual investor or may require a significantly higher initial investment.

Brokerage firms also have products and services that benefit FVIM, but may not benefit our clients' accounts directly. Some of these products and services assist us with managing and administering our clients' accounts. Some examples of these products and services include:

- Software and other technology that provide access to our client account data (i.e. trade confirmation and account statements).
- Facilitating trade execution (and allocation of aggregated trade orders for multiple client accounts).
- Providing research, pricing information and other market data.
- Facilitating payment of FVIM's fees from our clients' accounts.
- Assisting with back-office functions, recordkeeping and client reporting.

The brokerage firms may also provide FVIM with consulting, publications, conferences on practice management, information technology, marketing and regulatory compliance.

Research products and services we receive from Schwab may include the following:

- Financial publications.
- Information about particular companies and industries.
- Research software and other products or services that provide appropriate assistance to FVIM in the performance of its investment decision-making responsibilities.

These research products and services are provided to all investment advisors that use Schwab Institutional and are not considered to be paid for with soft dollars. ("Soft dollar" arrangements are defined as the receipt

of research or other products or services, other than execution of trades, from a broker-dealer or a third party in connection with client securities transactions.) FVIM does not receive soft dollar benefits.

Schwab provides FVIM with access to its rebalancing software, iRebal, at no cost. This tool enables FVIM to create model portfolios, assign them to client accounts, and streamline processes such as rebalancing, investing, and cash generation. Clients are not charged any additional fees for the use of iRebal. Although the software improves efficiency, manual oversight is applied as needed.

We review the relationships we have with our custodians on a regular basis to ensure that our clients receive good value, execution and services. When performing this review, we weigh the costs and benefits of moving accounts to other custodians.

#### **Client-Directed Brokerage**

Because client-directed brokerage can make it difficult for us to effectively negotiate brokerage compensation and obtain favorable net price and execution, we generally do not permit clients to direct brokerage.

#### **Trade Aggregation**

FVIM is authorized by our clients to use our discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and other transactions in the same or similar securities or instruments for other clients of ours. Many securities that we recommend are mutual funds which trade at one price at the end of each day. Other securities, such as ETFs, may trade at different prices throughout the day. When we place trades in ETFs, we may attempt to aggregate orders together so that clients receive pricing that is fair and consistent and to reduce the potential for favoritism. Since it is typically not possible to conduct a single trade for all client positions, we have procedures in place to ensure that clients are not favored based on their portfolio size or any other factor.

### **ITEM 13 - REVIEW OF ACCOUNTS**

Our investment advisor representatives conduct at least annual reviews of client portfolios. A review may also be triggered when there is a change in client circumstances, major market or economic events, a deposit or significant withdrawal from a client's account, or the transfer of securities. During a review, accounts are analyzed by an advisor and the following areas are assessed:

- Accounts may be rebalanced to ensure proper asset allocation.
- Portfolios are reviewed to ensure they are managed in a tax-efficient manner, as appropriate.
- Portfolio performance is reviewed relative to relevant benchmarks and the client's objectives.

We regularly monitor the investments held in client accounts. These positions are maintained or sold based upon this ongoing analysis.

In addition to the reports sent by the custodian (such as Schwab), we provide our clients with billing statements and performance reports each quarter. Our Privacy Policy is sent to all clients annually.

Our advisors usually meet with clients at least once per year either in person, on the phone or via an online meeting. The purpose of these meetings is to provide our clients and advisors the opportunity to review their accounts, go over any questions the client may have, discuss a client's changing situation or financial goals and, when appropriate, update their retirement plan.

We encourage our clients to contact us at any time with any questions, concerns or to update us as financial situations and goals change. We are available via e-mail, by phone, to meet in person or via online meetings.

#### **ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION**

FVIM may enter into written agreements with individuals or entities who refer potential clients to us in exchange for a referral fee. FVIM will comply with applicable federal and state rules regarding solicitor/referral arrangements. Such rules require the following:

- A written agreement between the solicitor and FVIM detailing the referral arrangement.
- Delivery of required written disclosures to the prospective client regarding the solicitor relationship and compensation.
- A signed and dated acknowledgment from the client confirming receipt of FVIM's disclosure documents.

At present, FVIM does not receive any direct or indirect compensation for client referrals to third-party service providers, including the tax advisory business noted in Item 10 above. Clients are under no obligation to use any referred provider and are free to select any service provider of their choosing. FVIM receives no financial benefit from these referrals.

#### **ITEM 15 - CUSTODY**

FVIM's client accounts are held by Charles Schwab & Co., Inc. ("Schwab"), a qualified custodian. FVIM does not maintain custody of client funds or securities, except for the limited authority to deduct advisory fees directly from client accounts, and as otherwise authorized in writing by the client.

Schwab is responsible for the safekeeping of client assets and for providing account statements and trade confirmations. Although Schwab maintains insurance coverage and is a member of the Securities Investor Protection Corporation ("SIPC"), SIPC provides only limited protection for securities and cash held at a broker-dealer, and such coverage does not protect against all types of loss.

Clients are provided account statements directly from Schwab at least quarterly. FVIM urges clients to carefully review and compare the statements received directly from Schwab with any reports provided by FVIM.

#### **ITEM 16 - INVESTMENT DISCRETION**

FVIM accepts discretionary authority to manage client assets. This authority is authorized by our clients through our service agreement and in their brokerage account applications. Discretionary authority allows us to quickly and proactively manage our clients' accounts by giving us authority to perform the following tasks:

- Placing trades in clients' accounts;
- Deducting advisory fees directly from client accounts; and
- If authorized by the client, facilitate transfers of funds between client accounts held at Schwab with identical registration and/or to an address of record.

Discretionary authority *does not* allow FVIM to:

- Change the address of record or beneficiaries on client accounts;
- Withdraw funds from client accounts, except for the deduction of advisory fees; or
- Disburse funds to third parties except as specifically authorized in writing by the client.

## **ITEM 17 - VOTING CLIENT SECURITIES**

FVIM invests in many securities that allow shareholders to vote on various issues, typically at an annual shareholder meeting. Investors who cannot attend the meeting have the ability to vote by proxy. It is FVIM's policy not to vote client securities (proxies). Clients typically receive proxy materials directly from the custodian where their assets are held. FVIM is available to assist clients with questions regarding ballot items.

## **ITEM 18 - FINANCIAL INFORMATION**

FVIM does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. Therefore, FVIM is not required to provide an audited balance sheet in this brochure. FVIM does not have any financial condition, including any prior bankruptcies, that is reasonably likely to impair our ability to meet our contractual commitments to clients.



## FORM ADV PART 2B SUPPLEMENT BROCHURE

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This brochure provides information about the qualifications and business practices of Fort Vancouver Investment Management, LLC. If you have any questions about the contents of this brochure, please contact us at (360) 823-0477 or [public@fortvancouverim.com](mailto:public@fortvancouverim.com). Fort Vancouver Investment Management, LLC is a registered investment advisory firm with the Securities and Exchange Commission. Registration of an investment adviser does not imply any level of skill or training. The information in this brochure has not been approved by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

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February 10, 2026

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**ROBERT (“ROB”) POOL (CRD #3074685)**, born on November 5, 1964, serves as an Owner and Lead Advisor. Rob founded Fort Vancouver Investment Management, LLC in 2010 with a simple mission: to bring the complex concepts of investing from the academic world into practical application for real life circumstances. Rob’s professional history includes:

2012 - Present: Fort Vancouver Investment Management, LLC – Owner & Lead Advisor

2002 - 2011: Arcadia Investment Advisors, LLC – Owner

2000 - 2002: Charles Schwab & Co. – Investment Specialist

1998 - 2000: American Express Financial Advisors – Financial Planner

### **Education**

Bachelor of Arts in Business Management, George Fox University, 1997

Master of Science in Financial Services, Institute of Business and Finance, 2003

### **Professional Designations**

Certified Financial Planner (CFP®) - 2002

### **Disciplinary Information**

Rob Pool has never had any disciplinary actions from regulators, courts, or the Certified Financial Planner Board of Standards.

### **Outside Business Activities**

Rob is not actively engaged in any outside business activities.

### **Additional Compensation**

Rob Pool is dedicated to the investment advisory activities of FVIM’s clients. He does not receive any additional forms of compensation.

### **Supervision**

FVIM’s investment advisors and staff work as a team and each client is assigned a primary service advisor. Rob Pool is responsible for supervising our investment advisors. He can be reached at (360) 823-0477.

**HOLLY BREEDEN (CRD #6365891)** was born on July 27, 1973. Holly serves as the Chief Compliance Officer. Her professional history includes:

2012 - Present: Fort Vancouver Investment Management, LLC – Portfolio Analyst & Chief Compliance Officer (Chief Compliance Officer since July 2014)

2006 - 2011: Arcadia Investment Advisors, LLC – Portfolio Analyst

1998 - 2005: Tax Advisors, PLLC – Office Manager

### **Education**

Brigham Young University – Idaho: Undergraduate coursework

Utah Valley State College: Undergraduate coursework

### **Professional Designations**

Registered Paraplanner (RP®) now known as Financial Paraplanner Qualified Professional™ (FPQP™) – 2006

Series 65 Exam – Uniform Investment Advisor State Law Exam, NASD – 2014

### **Disciplinary Information**

Holly Breeden has never had any disciplinary actions from regulators, courts, or the Certified Financial Planner Board of Standards.

### **Outside Business Activities**

Holly is not actively engaged in any outside business activities.

### **Additional Compensation**

Holly Breeden is dedicated to the investment advisory activities of FVIM's clients. She does not receive any additional forms of compensation.

### **Supervision**

FVIM's investment advisors and staff work as a team and each client is assigned a primary service advisor. Rob Pool is responsible for supervising our investment advisors. He can be reached at (360) 823-0477.

**MATTHEW (“MATT”) EBELING (CRD #5382212)** was born on January 14, 1976. Matt serves as a Lead Advisor and became a partner in 2019. His professional history includes:

2019 - Present: Fort Vancouver Investment Management, LLC – Owner & Lead Advisor  
2016 - 2018: Fort Vancouver Investment Management, LLC – Investment Manager  
2007 - 2016: Fisher Investments – Investment Counselor  
2001 - 2007: First Independent Bank Wealth Management & Trust Department – Portfolio Manager and Securities Specialists I & II  
1999 - 2001: CEF, Inc. – Finance Associate

### **Education**

Master in Business Administration, Liberty University – 2007

Bachelor of Science in Business Management & Marketing, Pensacola Christian College – 1998

### **Professional Designations**

Series 65 Exam – Uniform Investment Advisor State Law Exam, NASD – 2007

Certified Financial Planner (CFP®) – 2019

### **Disciplinary Information**

Matt Ebeling has never had any disciplinary actions from regulators, courts, or the Certified Financial Planner Board of Standards.

### **Outside Business Activities**

Matt is not actively engaged in any outside business activities.

### **Additional Compensation**

Matt Ebeling is dedicated to the investment advisory activities of FVIM’s clients. He does not receive any additional forms of compensation.

### **Supervision**

FVIM’s investment advisors and staff work as a team and each client is assigned a primary service advisor. Rob Pool is responsible for supervising our investment advisors. He can be reached at (360) 823-0477.

**ANDREA SILBERNAGEL (CRD #7554731)** was born on April 23, 1981. Andrea serves as an Advisor. Her professional history includes:

2024 - Present: Fort Vancouver Investment Management, LLC – Owner & Advisor  
2022 - 2023: Fort Vancouver Investment Management, LLC – Tax Advisor  
2013 - Present: Tributa Tax & Accounting, LLC – Owner & Tax Accountant  
2016 - 2021: Clark College - Adjunct Instructor in accounting and applied mathematics fields

### **Education**

Master of Accounting, Western Governors University, 2019  
Bachelor of Science in Accounting, Western Governors University, 2012  
Associate of Arts in Business Administration, 2011

### **Professional Designations**

Series 65 Exam – Uniform Investment Advisor State Law Exam, NASD – 2022  
Enrolled Agent (EA) – admitted to practice before the Internal Revenue Service – 2018  
Certified Financial Planner (CFP®) – 2024

### **Disciplinary Information**

Andrea Silbernagel has never had any disciplinary actions from regulators, courts, or the Certified Financial Planner Board of Standards.

### **Outside Business Activities**

Andrea Silbernagel owns and operates Tributa Tax & Accounting, LLC (Tributa), which offers tax preparation, consulting, and related services. Tributa functions independently from FVIM. Any services provided by Tributa are separate and distinct from the investment advisory services offered by FVIM.

### **Additional Compensation**

Andrea Silbernagel is dedicated to the investment advisory activities of FVIM's clients. As disclosed under "Outside Business Activities" above, Andrea receives compensation in her capacity as owner of Tributa Tax & Accounting, LLC.

### **Supervision**

FVIM's investment advisors and staff work as a team and each client is assigned a primary service advisor. Rob Pool is responsible for supervising our investment advisors. He can be reached at (360) 823-0477.

## **DESIGNATION REQUIREMENTS**

### **CERTIFIED FINANCIAL PLANNER™ (CFP®)**

CFP® designees have met rigorous education, examination, and experience requirements established by the CFP Board and adhere to high ethical standards. Requirements include completion of CFP Board-approved coursework covering investments, insurance, estate planning, retirement planning, employee benefits, and tax planning, along with a bachelor's degree. Candidates must pass a comprehensive examination administered over two days and complete at least three years of relevant industry experience. CFP® certificants must also meet ongoing continuing education requirements, including 30 hours every two years, with specific ethics training.

### **FINANCIAL PARAPLANNER QUALIFIED PROFESSIONAL™ (FPQP™)**

FPQP™ designees have completed a structured course of study covering the financial planning process, core financial planning disciplines, and foundational concepts and terminology. After passing the final examination, candidates must complete a supervised three-month internship demonstrating proficiency in client communication, data gathering, financial software use, preparation of personal financial statements, and basic analysis of a client's financial situation across areas such as risk management, investments, taxes, retirement, and cash flow.

### **ENROLLED AGENT (EA)**

An Enrolled Agent (EA) is a tax professional licensed by the Internal Revenue Service. EAs have demonstrated competency in federal tax matters by passing a comprehensive three-part examination covering individual and business tax returns, as well as IRS representation and practice procedures, or through qualifying experience with the IRS. Enrolled Agents are authorized to represent taxpayers before the IRS and are required to adhere to ethical standards and complete 72 hours of continuing education every three years to maintain the designation.