

# Cascadia Advisory Services, LLC

An investment advisor registered with the Securities and Exchange Commission.

March 26, 2021

## ***Is an Investment Advisory Account right for me?***

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

**We are an investment advisor and provide investment advisory services rather than brokerage services. Some of our representatives are also licensed as registered representatives and provide access to brokerage products.** It is important for you to understand the differences, so this document gives you a summary of our investment advisory services and how you pay. Please ask us for more information and suggested questions for you to ask us are shown in the blue text boxes.

Additionally, you will find free tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

## ***What investment services and advice can you provide me?***

### **Relationships and Services**

- *When you open an advisory account, you will pay an on-going fee on a monthly basis, based on the value of your assets.*
- *We will offer you retirement planning, investment management services, and provide financial advice on a regular and ongoing basis. We will discuss your financial goals and design an investment strategy and/or financial plan to help you achieve your goals. We may utilize third-party money managers for the management of your accounts. We will regularly monitor your accounts and on a quarterly basis, we will provide you an update on your account by phone, online portal, email, statements, or quarterly updates.*
- *We may provide financial planning services that may include investment and retirement planning, legacy planning, life insurance evaluation, charitable giving planning, estate and tax planning as well as long term cash flow projections.*
- *We primarily manage accounts on a discretionary basis, which means you give us the authority to make trades in your accounts without asking you in advance. We can select any investments available through the custodian you select to hold your assets. We do not have a minimum account size.*

*For additional information about our services please refer to our ADV Part 2A and scroll to Items 4, 5 and 7.*

## ***Given my financial situation, should I choose an investment advisory service? Why or why not?***

## ***How will you choose investments you recommend to me?***

## ***What is your relevant experience, including your licenses, education and other qualifications?***

## What fees will I pay?

### Fees, Costs, Conflicts and Standard of Conduct

- For advisory services we have a standard annual fee schedule that is charged on a monthly basis, based on the value of your assets. Annually, we charge 1.95% on the first \$250,000; plus 1.85% on the next \$250,000; plus 1.75% on the next \$500,000; plus 1.65% on the next \$1,000,000; plus 1.55% on any assets over \$2,000,000. Although, we may have clients on a different fee schedule based on a familial relationship, grandfathered fee, or otherwise negotiated arrangement. In no cases will our fee exceed 1.95% annually.
- In addition to our advisory fees, you are also responsible for all fees charged by the custodian, as well as fees charged by the actual investments (internal expenses in mutual funds and exchange-traded funds, etc.) and any fees charged by third-party money managers selected for your accounts.
- You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the money you will make over time. Please make sure you understand what fees and costs you are paying. If helpful, ask us to explain the fees and costs to manage \$1,000,000 for you. For more information on our fees, please refer to our ADV Part 2A, Item 5.

### **When we act as your investment advisor, we must 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:**

- The nature of our fee creates a conflict of interest to obtain as many of your assets as possible to generate more fee revenue.
- Some of our licensed professionals also sell insurance, which could lead to a conflict in recommending one product over another to generate commissions or fees that could be greater than advisory fees.
- There can be a conflict for representatives who are also registered representatives that if they sell a brokerage product, they could make commissions that could be larger than advisory fees.
- We have created management strategies ("CAS Strategies") on the UMAX platform. We have a conflict of interest based on our incentive to select CAS Strategies for a client, because we receive the advisory fee and the sub-advisor fee.

For more information on conflicts, please refer to our ADV Part 2A.

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

## What are your legal obligations to me when acting as my investment advisor?

## How do your financial professionals make money?

### Additional Information

- Our financial professionals make money from advisory fees. Any conflicts of interest are disclosed here or in the other referenced documents.
- Some of our financial professionals have disciplinary events. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple tool to research us and our investment professionals.
- To obtain our most recent ADV Part 2A, 2B or Relationship Summary, please call us at (503) 620-5236.
- If you have any concerns about your treatment as a client, please call us at (503) 620-5236 and ask for the Chief Compliance Officer.

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