



COLUMBIA RIVER
FINANCIAL GROUP, LLC

Form ADV Part 2A-2B

March 5, 2021

Columbia River Financial Group, LLC

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Vancouver, WA 98683

360-335-3350

columbiariverfg.com

This Form ADV Part 2A ("Brochure") and 2B ("Brochure Supplement") is a very important document between clients and Columbia River Financial Group, LLC. ("CRFG", "us", "we", "our"). The oral and written communications provided to clients and prospects, including this Brochure, is information that can be used to evaluate and hire us (and other advisors).

This Brochure provides information about our qualifications and business practices. If clients have any questions about the contents of this Brochure, please contact us at 360-335-3350. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State Securities Regulatory Authority. We are an Investment Adviser registered with the U.S. Securities & Exchange Commission. Our registration as an Investment Adviser does not imply any level of skill or training.

Additional information about our firm (and our employees) is available to clients for free, by visiting www.adviserinfo.sec.gov and our CRD number is 288539.



Item 2—Material Changes

This update is provided further to our last Brochure dated November 20, 2020 and has updated our assets under management. Additionally, we have enhanced our services provided under Financial Planning to include tax planning and strategies (Item 4).

In the future, this section will discuss specific material changes that are made to the Brochure and provide clients with a summary of such changes. Following the SEC and state rules, we will ensure that clients receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may provide other ongoing disclosure information about material changes as necessary.

If clients or prospective clients want to learn additional information about us, please call 360-335-3350 or visit the SEC's website at www.adviserinfo.sec.gov.

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Item 4—Advisory Business

Overview of our Firm

Columbia River Financial Group, LLC was started with the core foundation that clients deserve caring and thoughtful advice to help them with their financial goals. We were formally registered as an investment advisor in 2017 to our embrace fiduciary obligations to clients. We are owned by Chad Peterson and all services are provided through our Investment Advisor Representatives [“Representative”].

It is important for you to provide your Representative with information on your investment goals (objectives), time before you will need to use your investments (time horizon), and any other information that might impact the types of investments recommended by your Representative. Representatives will learn about your investment objectives through a variety of means, including interviews, questionnaires or through a comprehensive financial review.

Advisory Services Offered

Investment Management Services

After gathering information about your financial goals, we will provide Investment Management Services on a discretionary basis, although we have some existing clients who are managed on a non-discretionary basis (meaning we have to obtain approval before making trades). Investment Management Services includes portfolio construction, investment selection, periodic reporting and execution of trades. We continue to monitor portfolio allocation and underlying investments and rebalance and reallocate the accounts as needed. In most cases, your investments will be tailored to match your objectives and time horizon. We provide ongoing and continuous customized investment management services and are not restricted to any specific types of investments. You have the option to note any special instructions (exclusions or restrictions to investment purchases) on the investment advisory agreement you sign with us.

Financial Planning Services

If engaged by clients for Financial Planning Services we may provide investment advice, financial goals and objectives analysis, financial and retirement planning (including the sale of a business), career choice and transitions, wealth transfer (inheritance or giving wealth to family or charities), family changes (marriage, re-marriage and divorce), and advice for loss of life situations. It is important for you to know that each individual has different situations or demands and not all of the above noted services will be provided to each client. It is also important to know that no discretionary or non-discretionary trading authority is granted to Advisor through this arrangement. Other services may include, but are not limited to:

- Discover and help to prioritize client’s short- and long-term goals and aspirations.
- Plan for life transitions that a client is and may experience in the future.
- Gather and organize client’s data and documents.
- Analyze client’s financial condition, challenges and opportunities as they relate to the goals of the client.
- Develop an investment strategy that attempts to balance client’s goals and tolerance for volatility.
- Help client with the financial implications of life transitions.
- Provide written recommendations and alternatives to help client achieve stated goals.
- Help to implement financial decisions.
- Review and update financial plan regularly.
- Meet or discuss with clients to review goals and progress.
- Strategize/coordinate with other advisors (accountants, attorneys, insurance agents, etc.).
- Assist with tax planning and strategies.

As a financial planning client, it is important to know that you are under no obligation to act on our recommendations or to effect any suggested transactions through us. There may be an inherent conflict of interest during your financial planning process if we recommend management of your investments.

Assets Under Management

As of December 31, 2020 we manage \$110,857,054 in assets of which \$100,969,189 is discretionary and \$9,887,865 is non-discretionary.

Item 5—Fees & Compensation

Investment Management Services:

In most situations, the fees for Investment Management Services will be based on the amount of assets under management (“Assets Managed”). Clients for Investment Management Services are provided an advisory agreement (“Agreement”) that outlines our services, as well as a description of the fees charged (“Advisory Fees”). Typically, Advisory Fees will be charged on a quarterly basis and in advance, meaning it is collected at the beginning of the quarter. In the event a client terminates our services we will rebate the unused portion of the fees that were charged in advance. In most cases the Advisory Fees are electronically debited and at the same time the client will be sent an invoice that shows the fee, formula used to calculate the fee and the time period covered by the fee. For clients who want to make direct payments for services an invoice will be mailed showing the fee, formula used to calculate the fee and the time period. Checks are accepted for payment of the Advisory Fees. The value of the assets, as provided by the custodian, used to calculate the Advisory Fee will include all positions in the account, cash, dividends, accrued interest and interest payments unless specifically excluded in the Special Instructions section of the Agreement. Accounts opened for a partial time frame will be pro-rated based upon the number of days open during the billing period.

All fees we charge are separate and distinct from the fees and expenses charged by investments like mutual funds and exchange traded funds (ETFs). In these cases, the fees and expenses are described in each fund's prospectus or available through common financial websites. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. In addition to our Advisor Fees, clients are also responsible for the transaction charges, fees and other expenses charged and imposed by the firm (“Custodian”) who holds the client assets. Accordingly, clients should review both the fees charged by the funds/ETFs, the Custodian and the fees charged by the Advisor to fully understand the total amount of fees to be paid.

Our standard fee schedule provides a breakpoint for the total assets managed within a household. Please note that we have a minimum Advisory fee of \$1,500 per year per household, charged quarterly. It is important to know that the minimum fee could result in a higher fee normally charged in the industry or offered by other advisors offering similar services. It is possible that we have different fee schedules or minimum fees that are lower or waived for existing clients, family or other relationships. Our Standard Fee Schedule, which may be negotiated based on the complexity and needs of the client is as follows:

Asset Level	Fee Rate
\$0 to \$500,000	1.00%
\$500,001 to \$1,000,000	0.90%
\$1,000,001 to \$3,000,000	0.75%
Over \$3,000,000	0.60%

Financial Planning Services

Fees for Financial Planning Services are \$3,000 for the initial financial plan and \$1,500 to update the plan in subsequent years. It is at the sole discretion of the client to determine if they want to update the financial plan after the initial plan is delivered. In the event the client wants to update their financial plan they will receive an invoice showing the amount of the fee and services provided for the agreed upon amount. Fees charged for Financial Planning Services are charged in advance and may be negotiated or discounted depending on the complexity of the engagement and services requested.

Fees may be negotiated, lowered or waived for family, friends or based upon the complexity level of the client situation. We will accept personal checks for Financial Planning fees. Financial Planning may conclude with the delivery of a written plan or planning meeting. In any case, clients can cancel the advisory contract without any charges and penalties within 5 business days after contract execution. The completion of the Financial Planning Services may conclude with the delivery of a formal written financial plan, meeting or discussion. If terminated after 5 business days we will rebate the client the unearned portion of the fee that was paid in advance. The Advisor does not reduce fees to offset commissions or markups. It is important to know that Clients have the option to purchase investment products we recommend through other brokers or agents that are not affiliated with us.

Item 6—Performance-Based Fees and Side-By-Side Management

Our fees are fully disclosed on the Agreement signed by the client and we do not charge performance based fees.

Item 7—Types of Clients

We provide services to individuals, trusts, estates, charitable organizations (non-profits), corporations, associations and other business entities (such as limited liability companies, networks or limited partnerships). We do not have a minimum account size but clients are subject to a minimum fee of \$1,500 per year per household.

Item 8—Methods of Analysis, Investment Strategies, and Risk of Loss

Methods of Analysis

While the methods of analysis are constantly evolving, many decisions and recommendations are made using the methods noted below. It is important to know that all methods of analysis are subject to the Risk of Loss that is discussed later in this section.

Quantitative Analysis: An analysis technique that seeks to understand behavior by using complex mathematical and statistical modeling, measurement, and research. By assigning a numerical value to variables, quantitative analysts try to replicate reality mathematically. Some believe that it can also be used to predict real-world events, such as changes in a share price.

Qualitative Analysis: Securities analysis that uses subjective judgment based on non-quantifiable information, such as management expertise, industry cycles, strength of research and development, and labor relations. This type of analysis technique is different from quantitative analysis, which focuses on numbers. The two techniques, however, are often used together.

Modern Portfolio Theory: Is the process of maximizing the expected return of the portfolio for a given amount of portfolio risk.

Charting: Includes the review of charts of market and security activity in an attempt to identify when the market is moving up or down and to predict how long the trend may last and when that trend might reverse.

Investment Strategies

We have the ability to construct client portfolios using a wide variety of investments, including stocks, bonds, certificates of deposit, exchange traded funds, mutual funds, closed end funds, unit investment trusts, structured notes, options and other investments available through the brokerage firm where client assets are held in custody. Additionally, the portion of cash that is included in the asset allocation is included in the advisory fees. Although any cash held by the client in the account(s) and designated as unmanaged assets will not be included in the advisory fee.

We also use various investment strategies: *Long Term Purchases* – investments purchased with the expectation to hold the position over a long period of time, typically longer than one year. In addition to the *Risk of Loss* discussed below, long-term investing has the risk of losing value or returns not being enough to reach financial goals. *Short Term Purchases* – investments purchased with the expectation that they will be quickly sold within a short time period. These investment have the risk of additional taxation and trade cost impacting performance. *Margin Transactions* – a transaction where the client would borrow money to purchase a security and the underlying position is used as collateral on the loan. Risks of margin could include magnified losses in the event of poor performance. *Options* – an investment that that involves buying or selling a right to purchase or sell a security at a specific price for a specified time. The risk of trading or investing in options include the expiration of the option with no value, or thinly traded markets which could impact the liquidity of the investment. It should be known that frequent trading can affect investment performance through increased brokerage and other transaction costs and taxes.

Risk of Loss

Investing has various risks and all investments have the risk of losing value that clients should be prepared to bear. Some investments have the risk of defaulting on interest or principal payments. Investors are also faced with the risk that inflation will outpace the returns of the investment, which lowers the purchasing power of that investor. Rebalancing a portfolio may cause taxable events, which could raise the client's taxes. Investing in options incurs the risk of the option expiring as well as going down in value. Accounts holding a large cash position risks underperforming other investments that are experiencing higher returns. It is important that clients understand that there are numerous risks associated with their investments. Clients should discuss any concerns directly with us.

We also may provide assistance in areas to help clients through complex and emotional issues that have uncertain and unpredictable outcomes. We strive to provide comprehensive information and assistance to help clients make wise and thoughtful decisions. However, it is important that all clients know we cannot foresee all situations and results may differ significantly from our initial and ongoing analysis. Except where specifically assigned to us, the clients retain the ultimate authority for all decision-making and outcomes.

Item 9—Disciplinary Information

We have not been the subject of any disciplinary, criminal or civil actions.

Item 10—Other Financial Industry Activities and Affiliations

We do not have any material business affiliations within the financial services industry.

Item 11—Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We have implemented policies and procedures to govern our employees and to mitigate the conflicts of interest we encounter when providing our advisory services to clients. These include:

- A Code of Ethics that each employee is required to review and sign an acknowledgement of receipt and understanding (upon hire, and annually);
- Prohibitions on the misuse of material non-public information;
- Personal securities trading policies and procedures (governing not only our employee but also the members of their household and any other securities or brokerage accounts where they have beneficial ownership of with a spouse, family member or other person). Employees are not allowed to:
 - Trade on inside information.
 - “Front-run” or trade in anticipation of client transactions.
 - Trade or participate in any activity prohibited under the federal securities laws.
 - Place their interests in front of clients.

We strive to achieve the highest ethical and fiduciary standards (in dealing with Clients, the public, vendors, prospective clients and each other). As a fiduciary, we have an affirmative duty to act with integrity, competence and care; this includes disclosing all potential and actual conflicts of interest.

We perform services for various other clients. We do not have any material financial interest in recommended securities outside of situations noted in this section. We may give advice or take actions for our clients that differ from the advice given to other clients. The timing or nature of any action taken for all clients or other sponsors may also vary. For more information or to request a copy of our Code of Ethics, please contact us at 360-335-3350.

Item 12—Brokerage Practices

For Investment Advisory Services we will likely recommend TD Ameritrade, Inc., member FINRA/SIPC (“TD”), an unaffiliated SEC registered broker-dealer and FINRA member, as the firm to custody client assets, although the client is ultimately responsible for selecting the Custodian. In the unlikely event a client selects a specific brokerage it is important to know that we cannot ensure the most favorable execution and pricing of transactions, which may cost clients more money. Additional factors used to determine which Custodian to recommend include trading costs, electronic access to trading and client accounts, discounts on software, historical relationship with us, execution capabilities, reputation, financial strength, products and services, compliance, research and technology and other operational support that may benefit us, but not the client. This could create a conflict that the recommendation of TD is based on research, products and/or services and not based on the Custodian providing the best execution for transactions in client accounts. In all cases, we must place the interests of the client in front of our own.

In some cases, we may aggregate or block trade multiple client accounts. Doing so allows some efficiency in the transactions, although it does not ensure the client will receive a reduction in trading costs or a better execution price than if the trade was enacted separately. It is possible that rebalancing/trading accounts are done so randomly which could result in clients holding different positions and receiving higher or lower prices than other accounts with similar investment objectives. It may be possible for employees to buy or sell securities in their personal accounts that were also purchased in the client account. As noted earlier we have a strict policy against using the trade flow of clients to economically benefit us or our employees.

Item 13—Review of Accounts

Client accounts are reviewed on a regular basis, typically on a quarterly basis by Mike Baltzell, Chief Compliance Officer. However, clients may request more frequent reviews. There are many factors that might bring about a review of accounts, including regular review dates, supervision reviews, economic changes, political disruptions or other market activity.

We encourage clients to carefully review the written reports we provide as well as the statements provided by the Custodian. Clients should rely on the statement for the actual value of the account. We may also provide clients with reports which may have a different value than statements provided by the Custodian. This difference could be due to trade date versus settlement date reconciliations, accrued interest, or the exclusion/inclusion of a private security that we may have recommended to clients (or, that clients were invested in). Also, we encourage clients to contact their Custodian immediately if they do not receive their monthly statement directly from the Custodian.

Client supervision reviews are also conducted on a regular basis and may be completed by the Chief Compliance Officer, assignees, administrative associates or third-party compliance consultants. The review includes the performance of the accounts and positions. It is critical that clients report any changes in their financial situation so we can ensure they are invested properly. If you have any questions on the supervision or review of accounts please call Mike Baltzell at 360-335-3350.

Item 14—Client Referrals and Other Compensation

As mentioned earlier, we receive certain indirect benefits from the Custodian. We may also receive additional non-monetary compensation from various vendors, product providers, distributors and others. These providers may provide compensation by paying some expenses related to training and education, including travel expenses, and attaining professional designations. We might receive payments to subsidize our own training programs. Certain vendors may invite us to participate in conferences, on-line training or receive publications that may further our skills and knowledge. Some may occasionally provide us with gifts, meals and entertainment of reasonable value consistent with industry rules and regulations. However, we do not receive or pay any compensation, directly or indirectly, for client referrals.

Item 15—Custody

Except for the ability to debit its fee directly from client accounts, we do not take custody of client assets. The Custodian sends reports to clients at least quarterly, which contain asset positions, cost basis and transactions in the account. We may also send performance reports, but we urge clients to compare invoices and reports from us to those received from the Custodian and to rely on the Custodian as the official record of the value in their accounts.

Item 16—Investment Discretion

Clients engage us on a discretionary basis by executing an Advisory Agreement, naming us as client's agent in fact, granting full authority to buy, sell, or otherwise effect investment transactions in the accounts. Clients may note investment restrictions on the special instructions section of the Advisory Agreement, by email or in writing.

Item 17—Proxy Voting

We do not vote proxies on behalf of clients. Clients maintain exclusive responsibility for voting all proxies generated from the securities held by the client.

Item 18—Financial Information

We do not have any financial issue or situation that would impair our ability to deliver services to our Clients. Nor has the firm or any principal shareholders filed bankruptcy. Additionally, we do not require prepayment of advisory fees more than \$500 per client, six months or more in advance.



COLUMBIA RIVER
FINANCIAL GROUP, LLC

ADV Part 2B Supplemental Brochure

March 5, 2021

for more information on:

Chad Peterson, CFP®

Columbia River Financial Group, LLC

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This brochure supplement provides information about Chad Peterson that supplements the Columbia River Financial Group, LLC. brochure. Clients should have received a copy of that brochure and can contact us if they did not receive it or if there are any questions about the contents of this Supplement. This Supplement has not been reviewed or approved by the U.S. Securities & Exchange Commission, any state regulatory agency or self-regulatory organization.

Additional information about Chad Peterson (CRD# 2381093) is available on the SEC's website at www.adviserinfo.sec.gov.



COLUMBIA RIVER
FINANCIAL GROUP, LLC

Educational Background and Business Experience (for past 5 years)

Chad Mitchell Peterson, born 1969, obtained a Bachelor’s Degree in Business Administration from Kent State University in 1993. He was a Registered Representative with Thrivent Investment Management and a Wealth Advisor with Thrivent Financial from 1993 to 2017. In 2017 he filed his solely owned corporation, Columbia River Financial Group, LLC (“CRFG”) as a Registered Investment Advisor where he is the Managing Member and an Investment Advisor Representative.

Mr. Peterson became a Certified Financial Planner (CFP®) in 2007. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor’s degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

Disciplinary Information

Mr. Peterson has not been the subject of any disciplinary, criminal, bankruptcy or civil actions.

Other Business Activities

None

Additional Compensation

None

Supervision

Mike Baltzell is the Chief Compliance Officer of CRFG and is responsible for all supervision. All advisory accounts opened are supervised in accordance with the Policies and Procedures established by CRFG. For any question on the supervision of accounts, clients may reach Mr. Baltzell at 360-335-3350.



COLUMBIA RIVER
FINANCIAL GROUP, LLC

ADV Part 2B Supplemental Brochure

March 5, 2021

for more information on:

Mike Baltzell, CFP®

Columbia River Financial Group, LLC

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Vancouver, WA 98683

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This brochure supplement provides information about Mike Baltzell that supplements the Columbia River Financial Group, LLC. brochure. Clients should have received a copy of that brochure and can contact us if they did not receive it or if there are any questions about the contents of this Supplement. This Supplement has not been reviewed or approved by the U.S. Securities & Exchange Commission, any state regulatory agency or self-regulatory organization.

Additional information about Mike Baltzell (CRD# 4871330) is available on the SEC's website at www.adviserinfo.sec.gov.



COLUMBIA RIVER
FINANCIAL GROUP, LLC

Educational Background and Business Experience (for past 5 years)

Michael ("Mike") Ray Baltzell, born 1965, obtained a Bachelor of Science Degree from Oregon State University in 1989. He was a Registered Representative with Thrivent Investment Management and a Financial Consultant with Thrivent Financial from 2004 to 2017. In 2017 he became an Investment Advisor Representative with Columbia River Financial Group, LLC ("CRFG").

Mr. Baltzell became a Certified Financial Planner (CFP®) in 2011. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor's degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

Disciplinary Information

Mr. Baltzell has not been the subject of any disciplinary, criminal, bankruptcy or civil actions.

Other Business Activities

None

Additional Compensation

None

Supervision

Mike Baltzell is the Chief Compliance Officer of CRFG and is responsible for all supervision. All advisory accounts opened are supervised in accordance with the Policies and Procedures established by CRFG. For any question on the supervision of accounts, clients may reach Mr. Baltzell at 360-335-3350.



COLUMBIA RIVER
FINANCIAL GROUP, LLC

ADV Part 2B Supplemental Brochure

March 5, 2021

for more information on:

Katherine Hardin, CFP®

Columbia River Financial Group, LLC

16701 SE McGillivray Blvd., Suite 250

Vancouver, WA 98683

360-335-3350

columbiariverfg.com

This brochure supplement provides information about Katherine Hardin that supplements the Columbia River Financial Group, LLC. brochure. Clients should have received a copy of that brochure and can contact us if they did not receive it or if there are any questions about the contents of this Supplement. This Supplement has not been reviewed or approved by the U.S. Securities & Exchange Commission, any state regulatory agency or self-regulatory organization.

Additional information about Katherine Hardin (CRD# 5777431) is available on the SEC's website at www.adviserinfo.sec.gov.



COLUMBIA RIVER
FINANCIAL GROUP, LLC

Educational Background and Business Experience (for past 5 years)

Katherine (“Kate”) Hardin, born 1978, obtained a Bachelor in English Literature from Pacific Lutheran University in 2000. She was a Registered Representative with Thrivent Investment Management and a Financial Associate with Thrivent Financial from 2010 to 2017. In 2017 she became an Investment Advisor Representative with Columbia River Financial Group, LLC (“CRFG”).

Ms. Hardin became a Certified Financial Planner (CFP®) in 2015. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor’s degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

Disciplinary Information

Ms. Hardin has not been the subject of any disciplinary, criminal, bankruptcy or civil actions.

Other Business Activities

Ms. Hardin participates in a group that controls a donor advised funds which helps various charities.

Additional Compensation

None

Supervision

Mike Baltzell is the Chief Compliance Officer of CRFG and is responsible for all supervision. All advisory accounts opened are supervised in accordance with the Policies and Procedures established by CRFG. For any question on the supervision of accounts, clients may reach Mr. Baltzell at 360-335-3350.



COLUMBIA RIVER
FINANCIAL GROUP, LLC

ADV Part 2B Supplemental Brochure

March 5, 2021

for more information on:

Derek Kaufman, APMA®

Columbia River Financial Group, LLC

16701 SE McGillivray Blvd., Suite 250

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columbiariverfg.com

This brochure supplement provides information about Derek Kaufman that supplements the Columbia River Financial Group, LLC. brochure. Clients should have received a copy of that brochure and can contact us if they did not receive it or if there are any questions about the contents of this Supplement. This Supplement has not been reviewed or approved by the U.S. Securities & Exchange Commission, any state regulatory agency or self-regulatory organization.

Additional information about Derek Kaufman (CRD# 5506614) is available on the SEC's website at www.adviserinfo.sec.gov.



COLUMBIA RIVER
FINANCIAL GROUP, LLC

Educational Background and Business Experience (for past 5 years)

Derek Kaufman, born 1972, obtained a degree in Television Broadcasting from Mohawk College in 1994. He was a Registered Representative with Thrivent Investment Management and a Financial Associate with Thrivent Financial from 2010 to 2017. In 2017 he became an Investment Advisor Representative with Columbia River Financial Group, LLC ("CRFG").

Mr. Kaufman earned his Accredited Portfolio Management Advisor in 2011. Individuals who hold the APMA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Disciplinary Information

Mr. Kaufman has not been the subject of any disciplinary, criminal, bankruptcy or civil actions.

Other Business Activities

Mr. Kaufman owns and operations Henstridge Investment Properties, LLC which buys and sells investment properties.

Additional Compensation

None

Supervision

Mike Baltzell is the Chief Compliance Officer of CRFG and is responsible for all supervision. All advisory accounts opened are supervised in accordance with the Policies and Procedures established by CRFG. For any question on the supervision of accounts, clients may reach Mr. Baltzell at 360-335-3350.