

## Relationship Summary

# Columbia River Financial Group, LLC

An investment advisor registered with the Securities and Exchange Commission.

March 10, 2023

### ***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.** Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information, and additional question suggestions are shown in the blue text boxes. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.

### **Relationships and Services**

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

- *When you open an advisory account, you will pay an on-going fee based on the value of your assets on a quarterly basis.*
- *We will offer you retirement planning, investment management services and provide financial advice on a regular basis. We will discuss your financial goals and design an investment strategy and/or financial plan to help you achieve your goals. We will regularly monitor your accounts and on a quarterly basis, we will provide you an update on your account by phone, email, statements, or quarterly updates.*
- *We may provide financial planning services for services such as financial position and cash flow projections, protection and risk assessment, investments, retirement planning, tax planning and strategies, and estate and legacy planning.*
- *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 have some existing clients that are on a non-discretionary basis, where the retail investor makes the ultimate decision regarding the purchase or sale of investments. We can select any investments available through the custodian you select to hold your assets. We do not have a minimum account size although we do have a minimum fee, which may be waived at our sole discretion.*

For additional information about our services please refer to our ADV Part 2A on our website 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 do these qualifications mean?***

#### ***What fees will I pay?***

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

- *For advisory services we charge an ongoing annual fee that is based on the value of your assets and charged on a quarterly basis. Annually, we charge clients 1.00% for up to \$500,000; For clients with assets between \$500,000 and \$1,000,000 we charge 0.90%; For clients with assets between \$1,000,000 and \$3,000,000 we charge 0.75%; For clients with assets greater than \$3,000,000 we charge 0.60%.*

Although, we may have clients on a different fee schedule based on a familial relationship, grandfathered fee, or otherwise negotiated arrangement.

- In addition to our advisory fees, you are also responsible for all fees charged by the custodian (firm that holds your assets), as well as fees charged by the actual investments (internal expenses in mutual funds and exchange-traded funds, etc.).
- 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. For more information on our fees, please refer to our ADV Part 2A and scroll to Item 5.
- ✓ **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 advisor? How else does your firm make money and what conflict of interest do you have?**

**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 in that we make more revenue with more assets. You should understand and ask us about these conflicts because they can affect the investment advice we provide. Here are some examples to help you understand what this means: We make more revenue with more assets. We may refer you to a custodian that provides us goods and services that benefit us.

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

Because we get paid a fee for managing your investments, there is an inherent conflict of interest to obtain more assets to generate more income. However, we manage this conflict by making recommendations that are in the best interest of our clients and we clearly communicate our fees regularly to our clients. For more information on conflicts, please refer to our ADV Part 2A.

**How do your financial professionals make money?**

Our financial professionals make money from advisory fees and financial planning fees.

## **Disciplinary History**

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

No, our financial professionals do not have any material legal or disciplinary events to disclose.

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

## **Additional Information**

- ✓ **Who is my primary contact person? Is he or she a representative of an investment advisor or broker dealer?**
- ✓ **Who can I talk to if I have concerns about how this person is treating me?**
- Visit [Investor.gov/CRS](http://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 360-335-3350.
- If you have any concerns about your treatment as a client, please call us at 360-335-3350 and ask for Mike Baltzell, Chief Compliance Officer.

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