

## Cascade Wealth Advisors – Client Relationship Summary (Form CRS)

We are registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our advisory services and compensation structure differ from brokerage services provided by registered broker-dealers, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. We encourage you to ask us the questions in the text boxes below as conversation starters so that you can better understand our firm and the services we provide.

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

We provide discretionary investment management services and make available financial planning and consulting services to individuals and their trusts and estates (our “retail investors”).

We manage a client’s portfolio based on their investment objectives and other special circumstances. We monitor clients’ portfolios regularly, depending on the investment program applicable to that client, and make changes in accordance with the program and as we determine necessary.

We typically manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities that we buy by notifying us, in writing.

We do not limit the scope of the universe of securities that we use in managing client accounts, and may use equity securities, fixed income securities, mutual funds, and exchange traded funds (ETFs).

We generally require a minimum account size of \$500,000 for new clients with financial planning services. However, we reserve the right to accept a prospective client. There are no such minimum account sizes for new clients without financial planning services.

For more detailed information about our advisory business and the types of clients we generally serve, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

#### Questions to ask us:

- 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? What do these qualifications mean?

### *What fees will I pay?*

We provide services and receive fees only from you. We do not accept any payments or commission from any third parties. Our investment advisory fee is based on a percentage of your assets under our management. You will also pay fees that are incurred through a third-party custodian, which will be deducted from your account directly. These fees are not part of our compensation.

We either deduct our fee from one or more of your investment accounts or we bill you for our services on a monthly or quarterly basis, as applicable according to your investment advisory agreement. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have structured incentive pricing to encourage you to increase the amount of assets that you entrust to us. For stand-alone financial planning services, we typically charge either a fixed fee or we bill our standard hourly rates.

Your account will be held with a qualified custodian. Your assets may be invested in equity securities, mutual funds, exchange traded funds (ETFs), and fixed income securities. You will bear your pro rata share of the investment management fees and other fees charged by the funds in your account, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and typically include a management fee charged by the fund’s advisor.

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

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#).

#### Question to ask us:

- 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 adviser? How else does your firm make money and what conflicts of interest do you have?***

When we act as your investment adviser, we have to 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. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.
- We may recommend rollovers from employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we do not currently manage your account held with your employer's plan, this will increase our compensation.
- The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase the amount we earn.
- Your financial professional may invest in his or her own personal account in securities that are traded in your portfolio.
- We retain a third-party vendor that misuses or fails to protect your confidential information.
- We charge clients different fees for the same investment strategy.

led information about our conflicts of interest, please review Items 4, 11 and 12 of our [Form ADV Part 2A](#).

Question to ask us:

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

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

We compensate our financial professionals based on the amount of client assets they service. The more assets you have in the advisory account, including cash, the more you will pay us and the more your financial professional will earn. Therefore, your financial professional has an incentive to increase the assets in your account to increase the amount he or she earns.

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

No for our firm. No for our financial professionals. We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS), for a free and simple search tool to research our firm and our financial professionals.

Question to ask us:

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

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Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our [Form ADV Part 2A](#) or this relationship summary. Our Chief Compliance Officer may be reached by phone at 509-886-8866.

Questions to ask us:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?