

Relationship Summary

Mosaic Pacific Investment Advisors, LLC

An investment advisor registered with the Securities and Exchange Commission.

March 18, 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. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information and suggested questions for you to ask us are shown in the green 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

- *If you open an advisory account, you will pay an on-going fee that is based on the value of your assets on a quarterly basis.*
- *We will offer you financial planning and advice on an ongoing and 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 with an update on your account by phone, email, statement, or quarterly performance reports.*
- *Additionally, we provide investment advisory, investment management and consulting solutions to employer-sponsored retirement plans.*
- *We may also provide financial planning for clients on an hourly or per plan basis.*
- *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 a minimum account size of \$250,000 per client, however, we have in some cases waived that minimum for existing clients, siblings of clients, etc.*

Additional information about the services we provide is available through our ADV Part 2A 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 charge an ongoing annual fee that is based on the value of your assets. These fees are charged on a quarterly basis. Our annual fees that are billed quarterly is 1.30% on \$0 to \$250,000; 1.20% on \$250,000 to \$500,000; 1.05% on \$500,000 to \$1,000,000; 0.90% on \$1,000,000 to \$3,000,000; 80% on any amounts over \$3,000,000. Although, we may have clients on a different fee schedule based on a familial relationship, grandfathered fee, or otherwise negotiated arrangement.*
- *For Financial Planning we may charge up to \$250 per hour or up to \$2,500 per financial plan.*
- *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 mutual fund, 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 overtime. Please make sure you understand what fees and costs you are paying. If helpful, ask us to explain the fees and costs to manage \$100,000 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.*

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?

Our financial professionals make money from advisory fees, insurance sales, or any declared outside business activities that are included in the ADV Part 2B. Any conflicts of interest are disclosed here or in the other referenced documents.

Additional Information

- *We have no disciplinary events. Visit [Investor.gov/CRS](https://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 (808) 591-1200.*
- *If you have any concerns about your treatment as a client, please call us at (808) 591-1200 and ask for the Chief Compliance Officer.*

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