



# **Pacific Coast**

**INVESTMENT ADVISORS**

## **Firm Brochure Form ADV Part 2**

10-03-2024

Pacific Coast Investment Advisors, LLC  
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FIRM CRD # 137963

Website: [www.PacificCoastIA.com](http://www.PacificCoastIA.com)

### **Item 1: Cover Page**

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This brochure provides information about the qualifications and business practices of Pacific Coast Investment Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (503) 968-2500. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Pacific Coast Investment Advisors, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The title of "registered investment adviser" or describing oneself as being "registered," does not imply a certain level of skill or training but requires successfully passing an examination to be a "registered investment adviser" with the appropriate regulatory agencies.

## Item 2: Material Changes

Pacific Coast Investment Advisors, LLC is required to advise you of any material changes to our Firm Brochure ("Brochure") from our last annual update, identify those changes on the cover page of our Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Brochure. We must state clearly that we are discussing only material changes since the last annual update of our Brochure, and we must provide the date of the last annual update of our Brochure. Please note that we do not have to provide this information to a client or prospective client who has not received a previous version of our brochure.

The last annual update of this Brochure was filed on 03-19-2024. Since then, the following changes have occurred:

Pacific Coast Investment Advisors, LLC has become registered with the SEC.

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#### Item 4: Advisory Business

Pacific Coast Investment Advisors, LLC has been in business since 2006, and is owned by Ryan J. Murphy (100%). Pacific Coast Investment Advisors, LLC offers investment advisory and portfolio management services. Pacific Coast Investment Advisors, LLC manages \$427,184 in non-discretionary assets, and \$113,441,694 million in discretionary assets as of 09-27-2024.

##### **Investment Management Services**

Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions, goals and objectives based on a Client's particular circumstances are established. Portfolios consist of a variety of U.S. common stock, U.S. Treasury and governmental agency obligations, municipal bonds, corporate bonds, insured certificates of deposit, no-load mutual funds (including money market funds), and ETF's. ADR's may be included in the portfolios but not to exceed 10% of portfolio value. We do not include options, futures, insurance, limited partnerships, or real estate, except publicly traded REIT's (real estate investment trusts).

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a discretionary basis or non-discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure. Advisor may, on occasion, recommend that all or a portion of the assets in the account be managed by an outside investment manager or sub-Advisor. Advisor is authorized to use its discretion in selecting or changing a sub-Advisor and/or outside money manager to the account without prior approval from the Client.

Clients can place restrictions on types of securities to be excluded, such as tobacco companies, or minimum bond quality ratings for their accounts.

##### **Financial Planning Services**

Pacific Coast Investment Advisors, LLC also offers financial planning services. Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written report, providing the Client with a detailed financial plan designed to help achieve the Client's stated financial goals and objectives.

#### Item 5: Fees and Compensation

Client acknowledges receipt of Part 2 of Form ADV and a Privacy Statement. If the appropriate disclosure statement was not delivered to the Client at least 48 hours prior to the Client entering into any written advisory contract with this investment adviser, then the Client has the right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered "entered" when all parties to the contract have signed the contract. Our ADV Part 2: Firm Brochure and Privacy Statement is available on our website ([www.PacificCoastialA.com](http://www.PacificCoastialA.com)).

## Investment Management Services

Pacific Coast Investment Advisors, LLC charges a fee as a percentage of your account value. The fee schedule is detailed below. Our fees are negotiable. Fees are deducted from accounts at the client's custodian and paid on a quarterly basis. The custodian may charge brokerage commissions on securities transactions which are additional to our management fee. More information about custodian brokerage fees can be found on their websites. Fees charged by a sub-advisor will be fully disclosed to Client. Sub-advisory fees may be paid by Advisor from its advisory fees and will not result in increased fees to Client. Fees associated with Pacific Coast Investment Advisors, LLC are billed quarterly in advance.

Fee Schedule	
Asset Range	Fee (Annual)
\$0-\$500,000	1.25%
\$500,001-\$1,000,000	1.00%
\$1,000,001 - \$5,000,000	0.80%
\$5,000,001 - \$10,000,000	0.65%
\$10,000,000.00 and up	Negotiable

All fees charged are subject to change upon 30 days advance written notice from Pacific Coast Investment Advisors. Accounts of family members will be assigned a Rate Level based on aggregate value of all accounts in family group. Fees are generally negotiable. The Advisory Contract may be terminated with written notice 30 calendar days in advance. Upon termination of the Advisory Contract, a prorated refund will be provided to the Client. To prorate the fee Pacific Coast Investment Advisors, LLC determines the number of days which have already passed in the billing quarter and divides this number by the total number of days in the quarter. The remaining unused balance is the amount refunded to the client.

## Financial Planning Services

Pacific Coast Investment Advisors, LLC offers Financial Planning services to its clients for a fixed or hourly fee. Fixed fees for Financial Planning are \$2500 for initial planning and \$500 for annual updates to the plan. Our hourly rate is \$250, with a minimum fee of \$2,000. \$500 is due when entering into any written advisory contract; the initial fee is not refundable. Remaining fees are due within 30 days upon completion of the service and delivery of the plan. The Advisory Contract may be terminated with written notice 30 calendar days in advance. Upon termination of the Advisory Contract, a prorated refund will be provided to the Client. If fees are paid in advance, a prorated refund will be given, if applicable, upon termination of the Advisory Contract for any unearned fee. For fees paid in arrears, Client shall be charged a pro-rata fee based upon the percentage of the work done up to the date of termination.

Pacific Coast Investment Advisors, LLC receives no compensation for the purchase or sale of any securities or other investment products. Pacific Coast Investment Advisors, LLC uses only no-load mutual funds for the mutual fund portion of the portfolios we manage. Compensation from the purchase or sale of securities or other investment products presents a conflict of interest and gives the salesperson or the supervised person an incentive to recommend investment products based on the compensation received, rather than on a client's needs. Since Pacific Coast Investment Advisors, LLC receives no compensation from the purchase or sale of securities or mutual funds, we are free of this conflict of interest.

#### **Item 6: Performance-Based Fees and Side-by-Side Management**

Pacific Coast Investment Advisors, LLC does not participate in any performance-based fees. We do not share in any profits or losses in the client's portfolios.

#### **Item 7: Types of Clients**

The services of Pacific Coast Investment Advisors, LLC are available to individuals, trusts, and small businesses. Pacific Coast Investment Advisors, LLC has a minimum account size of \$300,000 but exceptions are made for friends and family of current clients. Small retirement accounts are accepted if the client meets the \$300,000 minimum in other accounts.

#### **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

Pacific Coast Investment Advisors, LLC employs qualitative and quantitative analysis when performing fundamental securities valuation. Investing in securities involves potential risk of loss which clients should be prepared to bear. Portfolios are diversified by sector, industry, quality, and number of securities to reduce various types of risk. Fundamental analysis is used and drawn from both company and industry reports. We review the company's annual and quarterly reports as well as other SEC filings. Independent financial research services are used as well as corporate rating services. There is an effort made to hold securities long term, over one year, but market volatility and tax harvesting may affect holding periods. We may engage in short-term trading, 30 days or less, if it is advantageous to the portfolios, but our intention is to have longer term holding periods.

#### **Item 9: Disciplinary Information**

Pacific Coast Investment Advisors, LLC nor its owner or employees have not been involved with nor were they the subject of any criminal or civil action in a domestic, foreign, or military court of competent jurisdiction. Pacific Coast Investment Advisors, LLC nor its owner or employees have been the subject of any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority. Pacific Coast Investment Advisors, LLC is not involved with nor the subject of any self-regulatory organization (SRO) proceeding.

#### Item 10: Other Financial Industry Activities and Affiliations

Charles Schwab Institutional provides Pacific Coast Investment Advisors, LLC with administrative support. This relationship does not create a material conflict of interest for the client. Charles Schwab Institutional is our primary custodian but clients use other custodians also. Advisor has discretion to use other custodians as needed or as applicable.

Pacific Coast Investment Advisors, LLC will select other portfolio managers and no-load mutual funds for our clients. We receive no other fees, commissions, or inducements to select one manager, mutual fund or custodian over any other.

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

Pacific Coast Investment Advisors, LLC will provide a copy of the adopted code of ethics to any client or prospective client upon request. Our duty is to act as a fiduciary and our clients' interests always come first. Pacific Coast Investment Advisors, LLC will act with integrity, competence, diligence, respect, and in an ethical manner with clients and prospective clients. We fully disclose any possible or potential conflicts of interest. Pacific Coast Investment Advisors, LLC does not purchase or sell any securities from any client for the account of Pacific Coast Investment Advisors, LLC, nor do we purchase or sell any securities from Pacific Coast Investment Advisors, LLC to any client. This practice is a fundamental conflict of interest and contrary to a basic fiduciary relationship. Buying securities and marking up the price, then selling those securities to clients is a fundamental breach of our fiduciary obligation and will never be done at Pacific Coast Investment Advisors, LLC.

Pacific Coast Investment Advisors, LLC, its owner or employees may invest in the same securities which Pacific Coast Investment Advisors, LLC purchases for our clients. Securities for Pacific Coast Investment Advisors, LLC and/or its employees and owner are purchased or sold at the same time and price as client securities. To avoid any conflicts of interest and pricing differences, the use of block trading and average price allocation is used. The monitoring of company and related personal account activity to safeguard against front running, short selling, or other types of market manipulation to the detriment of client interest is done regularly.

#### Item 12: Brokerage Practices

Pacific Coast Investment Advisors, LLC does not participate in soft dollar arrangements with any broker-dealer. Pacific Coast Investment Advisors, LLC does not consider, in selecting or recommending broker-dealers, whether the firm or any related persons receive client referrals from said broker-dealer or third party and we have received no referrals from broker-dealers, custodians, mutual funds or outside advisors.

Pacific Coast Investment Advisors, LLC informs the client requesting the use of a specific broker-dealer, that directing brokerage transactions may cost clients more money. We

recommend clients use the custodian which holds their assets in most cases, and we explain the difference in costs.

Pacific Coast Investment Advisors, LLC uses whenever applicable the practice of block trading securities for all client accounts in one large order rather than numerous small orders. If a security resides in more than one account, then block trading is used, otherwise trades are entered at the account level. If trades were to be entered individually for a list of clients trading the same security, the accounts farther down the list can potentially receive a higher price when buying and a lower price when selling. Block trading provides a weighted average of the prices received and then gives the same price to all clients, so no client benefits at the expense of any other client.

#### **Item 13: Review of Accounts**

Pacific Coast Investment Advisors, LLC continually monitors all accounts under management. There is also an annual review which consists of reviewing the client's account objectives, risk tolerance, and suitability of investments. Reviews are conducted by the principal owner Ryan J Murphy.

Pacific Coast Investment Advisors, LLC provides periodic reviews other than annually which are triggered by a client request, inheritance, significant deposit/withdrawal, or a significant market movement.

Pacific Coast Investment Advisors, LLC provides either physical or electronic quarterly reports to all clients. Reports include positions, current value, cost basis, current yield if any, weighting, total account value, maturity schedule, average credit rating, performance, and fees. Reports are generated internally from data downloaded to Pacific Coast Investment Advisors, LLC from Charles Schwab Institutional and other custodians.

#### **Item 14: Client Referrals and Other Compensation**

Pacific Coast Investment Advisors, LLC has no relationship with, nor has ever had a relationship with, an outside firm or related person who provides referrals of potential or current clients for compensation. It is our hope that our personal service will inspire referrals from satisfied clients.

#### **Item 15: Custody**

All accounts are held by an independent Custodian selected by the Client. With the exception of Pacific Coast Investment Advisors, LLC's ability to debit fees, and the ability to disburse or transfer certain funds to third parties pursuant to Standing Letters of Authorization executed by Clients, Pacific Coast Investment Advisors, LLC does not otherwise have custody of the assets in the account.



Pacific Coast Investment Advisors, LLC has the ability to directly deduct its advisory fees from Client's custodial account. When doing so, (1) Pacific Coast Investment Advisors, LLC sends a copy of its invoice to the Custodian and to the client, (2) the Custodian sends quarterly statements to the client showing all disbursements for the custodian account, including the amount of our advisory fees, and (3) the client provides written authorization permitting us to be paid directly from their accounts held by the Custodian.

We urge you to carefully review custodial statements and compare them to the account invoices or reports that we may provide to you and notify us of any discrepancies. Clients are responsible for verifying the accuracy of these fees as listed on the custodian's brokerage statement as the custodian does not assume this responsibility. Our invoices or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Pacific Coast Investment Advisors, LLC can establish standing letter of instructions or other similar asset transfer authorization arrangements ("SLOA") with qualified custodians in order for us to disburse funds to accounts as specifically designated by the client. With a SLOA a client can typically authorize first-party and/or third-party transfers. If transfers are third-party, Pacific Coast Investment Advisors, LLC complies with each of the requirements and conditions enumerated below:

1. The client provides an instruction to the qualified custodian, in writing, that includes the client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.
2. The client authorizes Pacific Coast Investment Advisors, LLC, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
3. The client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the client's authorization, and provides a transfer of funds notice to the client promptly after each transfer.
4. The client has the ability to terminate or change the instruction to the client's qualified custodian.
5. Pacific Coast Investment Advisors, LLC has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the client's instruction.
6. Pacific Coast Investment Advisors, LLC maintains records showing that the third party is not a related party of Pacific Coast Investment Advisors, LLC or located at the same address as Pacific Coast Investment Advisors, LLC.
7. The client's qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

#### **Item 16: Investment Discretion**

Pacific Coast Investment Advisors, LLC does have discretionary authority over most client accounts. Pacific Coast Investment Advisors, LLC has a signed advisory contract in which each client specifically directs discretionary or non-discretionary authority to Pacific Coast Investment Advisors, LLC to manage their accounts. Non-discretionary accounts are an exception to our normal process and are discouraged.

#### **Item 17: Voting Client Securities**

Pacific Coast Investment Advisors, LLC does not vote proxies. Clients receive proxies directly from their custodian. Pacific Coast Investment Advisors, LLC does not render advice about how to vote proxies.

#### **Item 18: Financial Information**

Pacific Coast Investment Advisors, LLC is a solvent entity which has zero long term debt. It has never been bankrupt nor has its owner Ryan J Murphy ever been bankrupt.

Client fees are billed quarterly (approximately 3 months) in advance. Client fees are not charged for fees six months or more in advance. Pacific Coast Investment Advisors, LLC does not foresee any financial condition that would likely impair our ability to meet contractual commitments to clients.