

Portland Financial Advisors, Inc., dba Markiz Wealth Management
Form CRS – Client Relationship Summary
March 21, 2024

Item 1: Introduction

Portland Financial Advisors, Inc., dba Markiz Wealth Management is an investment adviser registered with the Securities and Exchange Commission. It is important to understand how advisory and brokerage services and fees differ, in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers and investing.

Item 2: Relationship and Services

What investment services and advice can you provide me?

We provide two types of services: **1.** a comprehensive financial planning program which includes budgeting and cash flow planning, income tax planning, insurance planning, estate and gift planning, retirement planning, college planning and investment planning and **2.** a wealth management service that includes all of the services offered in comprehensive financial planning plus investment management. This service includes the development of an individualized Investment Policy Statement which becomes our guide to implementing one's investment planning goals. We provide quarterly investment performance reports and portfolio rebalancing recommendations, and monitor accounts on an ongoing basis. Accounts are managed on a discretionary basis.

Additional information about services is located in Item 4 and Item 7 of Form ADV Part 2 ([Firm Brochure](#)).

Ask us the following questions:

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?

Item 3: Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Our fee for comprehensive financial planning services is based on our current hourly rate of \$350. Upon signing a Financial Planning Service Agreement, we require a \$500 retainer to commence work.

The fees for wealth management services are based on the following factors: total assets under management with us, the complexity of financial circumstances, and anticipated or requested frequency of interactions. The fees are typically fixed for a two-year period and at the end of the two years, the fee is reevaluated. Fees are paid quarterly, in advance, on the first trading day of the quarter. The minimum fee for this service is \$4,000 per year paid on a quarterly basis.

Additional fees you will pay, and not charged but us include custodial fees, transaction fees, mutual fund fees, exchange traded fund ("ETF") fees, termination fees upon the transfer of an account from one custodian to another.

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.

Additional information about our fees is located in Item 5 of Form ADV Part 2 ([Firm Brochure](#)).

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Ask us the following question:

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?

When we act as an 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.

Gabriel J. Markiz is a principal of Gabriel J. Markiz, CPA, PC, an affiliated accounting firm providing accounting, tax preparation, and tax planning to select clients. Mr. Markiz will receive normal compensation for his role as an accountant with Gabriel J. Markiz, CPA, PC. The additional receipt of compensation creates a conflict of interest in that Mr. Markiz has a financial incentive to recommend Gabriel J. Markiz, CPA, PC to MWM clients, as opposed to other accounting firms.

Additional information about our conflicts of interest can be found in Item 10 and 12 of our Form ADV Part [\(Firm Brochure\)](#).

Ask us the following question:

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

How do your financial professionals make money?

Our financial professionals are employees of the firm and are paid a fixed monthly salary.

Ask us the following question:

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

Item 4: Disciplinary History

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

No. Please visit investor.gov/CRS for a free and simple tool to research our firm and financial professionals.

Item 5: Additional Information

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our website at [Markiz Wealth Management](#). Please contact us at 503-805-3485 for more up-to-date information or request a copy of this client relationship summary.

Ask us the following questions:

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