



## CLIENT RELATIONSHIP SUMMARY

### INTRODUCTION

Fort Vancouver Investment Management, LLC (FVIM) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment advisor.

Brokerage and investment advisory services and fees differ. It is important for you to understand those differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

#### Investment Management Services

We offer investment management services to individuals and families for an ongoing asset-based fee. We understand your primary financial objective is to achieve sustainable cash flow to provide for your unique lifestyle for the rest of your life. We help you accomplish this by providing you with investment management and cash-flow planning services. The foundation of our services is built on understanding you: your goals, objectives, risk tolerance, time horizon and life circumstances.

We monitor your investments daily and perform regular portfolio reviews to ensure alignment with your goals and objectives. We do not offer proprietary mutual funds, nor do we have relationships with fund families that may cause a conflict of interest. We do not sell proprietary products, nor are we compensated by commission or by transactions. Accounts are managed on a discretionary basis which allows us to proactively and efficiently exercise prudence and care when managing your investments.

We typically invest in low-cost, no-load mutual funds and exchange traded funds (ETFs). Each fund is evaluated by reviewing the fund's total operating expense, portfolio turnover, investment objective and investment restrictions and limitations.

We serve families with an average of \$1,000,000 in investable assets.

#### Retirement Planning Services

For prospective clients, we offer a one-time retirement planning service for a fixed fee. This analysis reviews cash-flow planning, asset allocation and investment philosophy. We offer this service to our current clients at no cost.

ADDITIONAL INFORMATION ON OUR ADVISORY SERVICES AND DISCRETIONARY AUTHORITY ARE FOUND IN ITEMS 4, 7 AND 16 OF OUR ADV PART 2.

#### CONVERSATION STARTERS

- Given my financial situation, should I choose investment advisory services? Why or why not?
- How will you choose investments for me?
- What is your relevant experience, including your license, education and other qualifications? What do these qualifications mean?

### WHAT FEES WILL I PAY?

We charge an asset-based fee which is a fee based on a percentage of the assets under management. You are billed in arrears and fees are automatically deducted from your account(s) each quarter. As your portfolio grows in value, our compensation will grow as well. Therefore, we may have an incentive to grow the assets we manage for you.

Our management fees are separate from fees that may be charged by your custodian (i.e. margin interest, transaction fees, wire transfer fees, etc.). Additionally, mutual funds and ETFs have internal fees as well. As a part of our service to you, we make every effort to reduce any and all fees whenever possible. As you know, markets

fluctuate on a daily basis. So, the fees and costs you may pay mutual fund families, the custodian which houses your money and to us will fluctuate over time as your investments rise and fall in value. Please make sure you understand what fees and costs you are paying.

ADDITIONAL INFORMATION ABOUT OUR FEES ARE FOUND IN ITEM 5 OF OUR ADV PART 2.

#### CONVERSATION STARTERS

- Help me understand how these fees and costs might affect my investments.

### **WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

When we act as your investment advisor, we are required to act in your best interest and not put our interest ahead of yours. At the same time, there are some conflicts of interest. 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:

- As a fee-only advisor, a conflict may exist when we recommend that you keep all of your assets under our management. For example, recommending that you roll over an account to our management or recommend that you keep your assets invested rather than paying down a debt. As an advisor with a fiduciary duty, we strive only to make recommendations when we believe it benefits you.
- We receive products and services from our custodian that benefit us, but may not benefit your account directly. Some examples include software and other technology that provide access to our client account data, facilitating trade execution, providing research, pricing information and other market data. They may also provide consulting, publications, industry conferences, and information on technology, marketing and regulatory compliance.

ADDITIONAL INFORMATION ABOUT BROKERAGE PRACTICES CAN BE FOUND IN ITEM 12 OF OUR ADV PART 2.

#### CONVERSATION STARTER

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

### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

We are all employees and are paid on a salary or hourly basis. Quarterly bonuses are distributed when appropriate.

### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple tool to research FVIM or its financial professionals.

#### CONVERSATION STARTERS

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

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES OR TO REQUEST A COPY OF OUR LATEST CLIENT RELATIONSHIP SUMMARY, PLEASE VISIT [FORTVANCOUVERIM.COM](http://FORTVANCOUVERIM.COM) OR CALL 360-823-0477.

#### CONVERSATION STARTERS

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