



Form CRS

June 30, 2024

Introduction	<p>Neil A Rue, CFA Investment Advisor (NARIA) is registered with the Securities and Exchange Commission as an investment advisor. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisors and it is important you understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.</p>
What investment services and advice can you provide me?	<p>NARIA offers investment advisory services to retail investors. Our focus is investment and wealth management for clients having financial assets typically of \$1,000,000 or more. We seek to construct long-term investment portfolios that meet client return objectives at an appropriate level of investment risk. Managing the costs of maintaining investment portfolios is a critical priority.</p> <p>NARIA may also advise/assist clients on other important areas of their financial lives, including retirement planning, college saving, charitable giving, tax harvesting, etc.</p> <p>As part of our standard services, NARIA continuously monitors its clients' investments by developing custom quarterly reports and having access to and reviewing client brokerage accounts on an intraday basis.</p> <p>NARIA considers itself a "non-discretionary" advisor. This means our clients make the ultimate decision regarding the purchase or sale of their investments.</p> <p>Our relationship minimum is \$500,000 of financial assets.</p> <p>For additional information, please see Items 4 and 7 of our Form ADV Part 2A. Upon request, we are happy to provide Form ADV Part 2 to you.</p> <p><u>Conversation starter questions to ask us or any other financial professional:</u></p> <p><i>"Given my financial situation, should I choose an investment advisory service? Why or why not?"</i></p> <p><i>"How will you choose investments to recommend to me?"</i></p> <p><i>"What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?"</i></p>

<p>What fees will I pay?</p>	<p>NARIA charges fees that are based on assets under advisement. This single fee covers all our services. We have no other form of compensation. <u>Keep in mind that you will pay fees and costs whether you make or lose money on your investments.</u> 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. You should carefully review our Form ADV, Part 2A Brochure to understand the fees and costs you will pay us.</p> <p>In addition to the fees we charge, there are other fees and charges you will incur while managing your portfolio assets. Examples of such costs include custodian fees, account maintenance fees, embedded mutual fund and ETF fees, and other transactional and product-level fees.</p> <p><u>Conversation starter question to ask us or any other financial professional:</u></p> <p><i>“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?”</i></p>
<p>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?</p>	<p><i>When we act as your investment adviser</i>, 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. One example of a conflict of interest is that we are paid based on the amount of assets we oversee on your and other clients’ behalf. Therefore, our fees will increase if we collect more assets from you and other prospects, potentially causing our service quality to you to diminish. In addition, if any of your assets are privately held and not priced utilizing objective market-based pricing, we could be incented to value such assets at a high level to collect a larger amount of fees.</p> <p><u>Conversation starter question to ask us or any other financial professional:</u></p> <p><i>“How might your conflicts of interest affect me, and how will you address them?”</i></p> <p>For additional information, please see our Form ADV Part 2A. Upon request, we are happy to provide Form ADV Part 2 to you.</p>
<p>How do your financial professionals make money?</p>	<p>As a sole proprietor, compensation is entirely the cash that remains after collecting fees and paying the expenses of the business. There is no other form of compensation.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professionals.</p> <p><u>Conversation starter questions to ask us or any other financial professional:</u></p> <p><i>“As a financial professional, do you have any disciplinary history?”</i></p> <p><i>“For what type of conduct?”</i></p>
<p>Additional Information</p>	<p>You can find additional information about our advisory services in our Form ADV Part 2A Brochure and may request up-to-date information and a copy of this Relationship Summary by contacting us at (503) 539-6190.</p> <p><u>Conversation starter question to ask us or any other financial professional:</u></p> <p><i>“Who is my primary contact person?”</i></p> <p><i>“Is he or she a representative of an investment adviser or a broker-dealer?”</i></p> <p><i>“Who can I talk to if I have concerns about how this person is treating me?”</i></p>