

## Form CRS (Client Relationship Summary)

Dated: 7/10/2024

Cairn Financial Planning, LLC ("Cairn FP" or "Advisor") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2: Relationship and Services

#### What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include Comprehensive Financial Planning and Hourly Financial Planning.

#### Monitoring:

We will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

#### Investment Authority:

We only offer Financial Planning services and do not exercise any investment authority over your accounts.

#### Limited Investment Offerings:

Our Investment Recommendations will be limited to mutual funds and exchange traded funds. Other firm's may provide wider investment recommendations, at the same or differing costs.

#### Account Minimums and other Requirements:

There is no account size requirement to establish a relationship with our firm.

**For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.**

#### Ask your Adviser:

- *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?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For ongoing financial planning services, we charge an upfront fee for the development and delivery of a financial plan and then an hourly fee for follow up services and meetings.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

**When implementing an investment recommendation, 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. For additional information, please review Item 5 of our Form ADV Part 2A.**

***Ask your Adviser: Help me understand how these fees and costs might affect my investments. If I have \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?***

**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?**

When we act as your 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. For example we may be incentivised to spend more hours to complete our financial planning services, thereby increasing our fee.

***Ask your Adviser: 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 compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

**Item 4: Disciplinary History**

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

***Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?***

**Item 5: Additional Information**

You can find additional information regarding our firm and receive a copy of this relationship summary by visiting our website at [www.cairnfinancialplanning.com](http://www.cairnfinancialplanning.com) or by contacting (360) 362-4922.

***Ask your Adviser: 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?***

## **SUMMARY OF MATERIAL CHANGES**

Since this is the initial filing of Form CRS, there have been no material changes. We will provide a summary of material changes should they occur in the future.