

## Introduction

Our firm, DOHJ, LLC dba Vinoble Group, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you 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](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a registered investment adviser that offers investment advisory services to retail investors for an ongoing asset-based fee. Our advisory services are limited to Comprehensive Portfolio Management and Financial Planning and Consulting. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Financial planning is included in our Comprehensive Portfolio Management for no additional fee for clients with at least \$1,000,000 in assets under management with our firm. Financial planning is also offered as a separate service for an additional flat and/or hourly fee.

We manage accounts on a discretionary basis, meaning we are allowed to buy and sell investments in your account without asking you in advance. We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments and our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

### Questions to Ask Us:

- 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 those qualifications mean?

## What fees will I pay?

You will be charged an ongoing monthly fee based on the value of the investments in your account. Our maximum annual fee for Comprehensive Portfolio Management is 1.50%. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

The broker-dealer that holds your assets charges you a transaction fee when we buy or sell certain investment products for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Comprehensive Portfolio Management service. You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. 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.

### Questions to Ask Us:

- Help me understand how these fees and costs may 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?

## 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. Here are some examples to help you understand what this means:

Representatives of our firm are registered representatives of Purshe Kaplan Sterling Investments (PKS), member FINRA/SIPC, and licensed insurance agents. As a result of transactions effected in this capacity, they receive normal and customary commissions. A conflict of interest exists as these commissionable securities sales create an incentive to recommend products and transactions based on the compensation earned.

Our firm is registered as an insurance agency to provide personal insurance products such as life, disability, and long-term care. Clients may be solicited to purchase these products and our firm or representatives will receive commissions as a result of such transactions. A conflict of interest exists as these commissionable sales create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, our firm will act in the client's best interest.

Our firm owns an affiliated insurance agency, Ethix Insurance dba Vinoble Group Benefits to provide group benefits. Clients may be solicited to purchase products provided by this firm and our representatives will receive commissions as a result of these transactions. A conflict of interest exists as these commissionable sales create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, our firm will act in the client's best interest.

Our firm has entered into a revenue sharing agreement for the referral of tax and accounting clients to Sound Advisors and Sound Bookkeepers. The compensation provided for these referrals creates a conflict of interest that incentivizes our firm to recommend these services. To mitigate this potential conflict, our firm will act in the client's best interest.

**Questions to Ask Us:**

- 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 based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. In addition, they are compensated based on the type of product sold and/or product sales commissions in their capacities as registered representatives and insurance agents (described above).

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

Yes, our financial professionals have legal and disciplinary history. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching CRD #299817. You may also contact our firm at (206) 317-6822 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- 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?

*Additional information about our advisory services, fees, and conflicts of interest are located in Items 4, 5, and 10/12, respectively, of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/299817>.*