

**Introduction**

Our firm, Viridian RIA, LLC, 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, including Comprehensive Portfolio Management, Wrap Comprehensive Portfolio Management, and Financial Planning & Consulting to clients. If you open an advisory account with us, we'll recommend a portfolio based on your financial situation that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We do not restrict our advice to limited types of products or investments. We do not impose requirements for opening and maintaining accounts or otherwise engaging us.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

Our Comprehensive Portfolio Management and Wrap Comprehensive Portfolio Management services include investment management bundled with tax planning and return preparation offered by an affiliated tax practice and Financial Planning & Consulting.

Financial Planning & Consulting is also offered as a separate service. We do not monitor your investments for the Financial Planning & Consulting service.

*Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/171332>.*

**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 quarterly fee based on the value of the assets in your account. Our bundled Comprehensive Portfolio Management fee schedule ranges from 0.50% to 2.00% depending on the value of the assets in your account. Our bundled Wrap Comprehensive Portfolio Management fee schedule ranges from 0.80% to 2.25% depending on the value of the assets in your account. While clients are not required to use all the bundled services offered, there is no discount for not using a bundled service. Our fees vary and are negotiable. 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, we will agree to send you invoices rather than automatically deduct our fees from your advisory account.

Standalone Financial Planning & Consulting is offered for an hourly or flat fee. Our hourly rates are \$150-\$500 for financial professionals and \$50-\$75 for staff. A full financial plan costs at least \$2,500. A modular financial plan costs at least \$1,500. We charge half the planning fee when you sign an agreement for this service with the remainder being charged at completion.

The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you. Their fees are in addition to our firm's fees for our Comprehensive Portfolio Management service. We pay the custodian's transaction fees charged to you for our wrap service. The fees for wrap services are therefore higher than a typical asset-based advisory fee. We have an incentive to recommend assets without transaction fees for our wrap service in order to reduce the amount of the custodian's transaction fees that we will have to pay.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities. 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 in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/171332>.*

**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:*

Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission and accountants who offer tax preparation, accounting, bookkeeping, and other CPA related activities. They have an incentive to recommend their services to you in order to increase their compensation.

Since we recommend third party money managers to assist with managing certain accounts, we have an incentive to recommend a manager who shares a larger portion of their fee with us.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/171332>.*

**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 with a base salary plus bonus based on their individual performance and the performance of the firm.

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

Yes, one of our financial professionals has legal and disciplinary history. Visit [Investor.gov/CRS](https://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 # 171332. You may also contact our firm at 206-388-2210 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?