



human investing[®]

FORM ADV PART 2A

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
525 3rd St, Suite 331
Lake Oswego, OR 97034

(503) 905-3100

www.humaninvesting.com

Certified



Corporation

ITEM 1
COVER PAGE

HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)

525 3rd St, Suite 331
Lake Oswego, OR 97034

(503) 905-3100

www.humaninvesting.com

July 6th, 2021

This Form ADV Part 2 Brochure provides information about the qualifications and business practices of Human Investing, LLC. If you have any questions or to obtain additional information about the contents of this Brochure, you may contact us at (503) 905-3100, or email peter@humaninvesting.com. Human Investing, LLC is a registered investment advisor with the Securities and Exchange Commission. Registration of an investment adviser does not imply any level of skill or training. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC).

Additional information about Human Investing, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2

MATERIAL CHANGES

The date of our previous brochure was March 15th, 2021.

We ensure that all current clients receive a Summary of Material Changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. A Summary of Material Changes is also included with our Brochure on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Human Investing, LLC dba Human Investing is 133017.

The Summary of Material Changes is listed as "Exhibit A" to our Brochure. At any time, without charge, we may provide other ongoing disclosure information about material changes as necessary and will provide you with a new Brochure as necessary based on changes or new information.

Currently, our Brochure may be requested by contacting Andrew Gladhill at (503) 905-3100, or by email to andrewg@humaninvesting.com.

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ADVISORY BUSINESS

A. Human Investing, LLC DBA Human Investing (“Human Investing,” “firm,” “we,” “our,” and “us”) is an Oregon limited liability company registered as an investment advisor with the SEC. Our principal place of business is located in Lake Oswego, Oregon. Peter Fisher is the co-founder and principal owner of Human Investing, which was founded in 2004.

B & C. Human Investing offers comprehensive financial planning, investment management, and tax consulting and compliance services. Additionally, for the workplace, we offer committee level fiduciary services as well as services focused on education and advice to the individual participants inside those workplace accounts (most often consisting of employer sponsored 401(k) accounts).

Prior to forming an investment advisor-client relationship, Human Investing may offer you (“you,” “your,” and “client”) a complimentary general consultation to discuss the nature of its services and to determine the possibility of an advisory relationship. You will be required to enter into one or more written investment advisory agreements with us prior to the commencement of an advisor-client relationship and the delivery of any services. The written advisory agreement will set forth the scope of our services, our fees, and our respective rights and obligations to each other. For more information about our fees, please see Item 5 of this Brochure.

Financial Planning: We offer financial planning and financial plans which are tailored to match the unique financial circumstances, goals, and needs of each client. While these services are usually provided in conjunction with our rendering of investment management services to the client (described below), we may offer them to you on a stand-alone basis in limited circumstances. We focus on a four-pillar approach we call hiPLAN. This includes: 1) a team of credentialed experts (a CERTIFIED FINANCIAL PLANNER signs off on each plan), 2) a proper process, 3) fiduciary advice, 4) emotional fulcrum. It is from the hiPLAN where we make recommendations for clients having to do with

saving, investing, and borrowing. It is also how we go about making recommendations to accomplish goals for each client. Comprehensive Financial Planning services are included in the fee we charge investment management clients starting at \$500,000 of assets placed under Human Investing’s management, or a minimum fee of \$6,250.

The client makes all ultimate investment decisions and shall be responsible for implementing and monitoring any investments held outside of any accounts placed under our discretionary investment management, if any. A simplistic goals-based planning process is utilized for events such as social security, college savings, and various other savings goals. More comprehensive cash-flow based plans are developed based on the complexity of the client’s financial situation. Full details regarding the scope of the financial planning services we will provide to you and the frequency with which we will review and update our hiPLAN recommendations to you are set forth in a written investment advisory agreement entered at the inception of our relationship.

Investment Management: We focus on developing, managing, and supervising disciplined investment portfolios prescribed to our clients on a customized basis. Most clients who engage us for these services will receive financial planning services and hiPLAN recommendations on a complimentary basis as part of their engagement. The nature of our financial planning advice is described above.

When engaging us for these services, you will typically be required to grant us ongoing and continuous discretionary authority to execute our investment recommendations within your accounts without obtaining your prior approval for each specific transaction. For more information on the scope of our discretionary authority, please see Item 16 of this Brochure. You are always able to place reasonable restrictions on our management of your accounts, such as restricting our ability to invest in certain specific securities or industries. Following our initial implementation of the desired portfolio of investments, we will monitor the status of your accounts on an ongoing basis and implement changes to your portfolio as we believe to be necessary and appropriate based on your unique

investment objectives and needs and our fiduciary duty to you.

Tax Consulting and Compliance: We are licensed with the State of Oregon's Board of Tax Practitioners. Some tax planning, within the context of a financial plan, is included in our service offering. Tax compliance (filing tax return) as well as tax consulting projects are billed separately and like the planning, will require gathering all necessary information and material. All billable work (\$300/hr.) will be communicated clearly and in writing prior to performing the services.

Workplace Advisory: We provide general employee education for retirement plan participants along with individual investment guidance services to retirement plan participants. Furthermore, we serve retirement plan sponsors acting as 3(21) or 3(38) written fiduciaries on the investment management and selection of funds in 401(k) plans.

Prior to engaging us to provide any of the foregoing investment advisory services, the client will be required to enter into one or more written agreements with us setting forth the terms and conditions under which we shall render our services (collectively, the "Agreement"). These documents describe the scope of services to be provided and the portion of the fee that is due from the client prior to Human Investing commencing services. For more information about our fees, please see Item 5.

D. We do not participate in wrap fee programs.

E. Human Investing manages \$487,029,956.75 of client assets on a discretionary basis only and \$775,752,837.58 of client assets on a non-discretionary basis. Total advised assets are \$1,262,782,794.33. These amounts were calculated as of December 31, 2020.

ITEM 5
FEES AND COMPENSATION

A. In consideration for our services, we are paid in accordance with a written fee schedule contained in the Investment Advisory Agreement ("IAA"), which

is entered into with each client when we begin our professional relationship. We generally bill quarterly in advance. Our fees may be amended prospectively from time to time upon 30 days prior written notice to the client.

STANDARD FEE SCHEDULE:

Fees may be negotiable in certain situations however, we typically use the following asset-based fee schedule for asset management services and comprehensive financial planning. Fees are calculated as an annual percentage of the market value of the client's account.

MARKET VALUE OF ASSETS MANAGED BY HUMAN INVESTING	ANNUAL ASSET-BASED FEE
Up to \$500,000	1.25% (125 basis points)
\$500,001-\$2,000,000	1.00% (100 basis points)
\$2,000,001-\$5,000,000	0.85% (85 basis points)
\$5,000,001+	0.80% (80 basis points)

Minimum Annual Account Fee: None

Minimum Annual Account Fee with hiPlan: \$6,250

FEES FOR WORKPLACE ADVISORY (CORPORATE/PENSION PLAN CONSULTING):

An annual fee based on a percentage of the client's (or plan sponsor's) total 401(k) plan assets will be charged for the consulting services we provide. The fee will be based on the size and complexity of the plan and the level of services required to properly serve the plan. Typically the fee will be in the range of 0.10% - 0.50% of 401(k) plan assets depending on the scope of services. Flat fee billing for both trustee services as well as participant education is also common. Plan sponsors have the choice of how to absorb or delegate the fee payment.

FEES FOR FINANCIAL PLANNING SERVICES:

In the limited circumstances where we are engaged for these services on a stand-alone basis, we will charge you an hourly fee up to a maximum of \$300 per hour. The specific hourly rate applicable

to your engagement will be set forth in a written advisory agreement and will be determined based upon the complexity and scope of your financial planning needs. These fees will be charged to you either monthly or quarterly in arrears by traditional invoicing. All fees are due upon presentation of our invoice and are payable to us via check or other mutually agreed upon payment method.

TAX CONSULTING AND COMPLIANCE:

All billable work is charged at a maximum rate of \$300/hr. and will be communicated clearly, in writing, prior to performing the services. All fees are due upon presentation to us via check or other mutually agreed upon payment method.

B. Our fees for investment management and workplace advisory services are typically deducted automatically from the client's investment account(s) and are paid directly to Human Investing from the client's account via the custodian. Fees paid directly to our firm are reflected on the custodian's monthly statement during any month in which fees are deducted. As referenced above, we bill quarterly in advance. Fee calculations will be based upon the market value of your assets as of the end of the prior quarter. Asset-based fees for the initial period of services are based on the value of the client's assets as of the date of the deposit. Payment of our fees may result in the liquidation of the client's securities if there is insufficient cash in the account. Clients bear the responsibility for verifying the accuracy of fee calculations.

Fees for stand-alone financial planning, tax consulting, and compliance services are billed via traditional invoicing as described above.

C. In addition to our advisory fee, clients are required to pay their proportionate share of any mutual fund or ETF internal fees and costs, stock transfer fees and other similar charges incurred in connection with transactions for their account. Clients will also bear the costs of all transaction-based fees (i.e., trade commissions), custodial fees, and any other charges and fees as set forth in their account opening documentation with the Custodian. These fees are paid out of the assets in a client's account and are in addition to the advisory fees paid to Human

Investing.

D. If the advisory contract is terminated before the end of the billing period, the market value will be construed to equal the sum of the values of all assets in the account, not adjusted by any margin debit. Fees for partial quarters at the commencement or termination of this Agreement will be billed (or refunded at our discretion) on a pro-rated basis contingent on the number of days the account was open during the quarter. Quarterly fee adjustments for additional assets received into the account during a quarter or for partial withdrawals will also be provided on the above pro rata basis, with refunds at our discretion.

E. Certain Investment Advisor Representatives of Human Investing are licensed insurance representatives. However, neither the firm nor any of its representatives recommend the purchase or sale of any insurance products to Clients. They maintain their insurance licensing solely to evaluate whether certain insurance products may be suitable and appropriate to fit a particular Client's needs. Human Investing and its representatives do not receive any commissions or any other forms of compensation in connection with the sale of insurance products. Clients are informed that they may use any of the licensed insurance professionals that may be referred by Human Investing, or any other insurance agent of their choosing.

ITEM 6

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not charge any performance-based fees for our services. Accordingly, this item is not applicable to our firm.

ITEM 7

TYPES OF CLIENTS

We provide investment advice to the following types of clients:

- Individuals, including high-net worth individuals

- Banks or Credit Unions
- Pension and profit sharing plans
- Trusts, estates and charitable organizations
- Corporations and other business entities

Because each client is unique, we encourage involvement in the planning and processes involved in the management of their accounts. Such involvement does not have to be time consuming, however it is our goal that clients remain informed and have a sense of security about their investments.

As a firm, we value having a diverse client base and ensuring that professional financial advice remains reasonably accessible to clients from all walks of life. For this reason, we do not impose any minimum annual fee requirements or account size requirements to open or maintain an advisory relationship with our firm.

ITEM 8

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. We construct portfolios based upon the client's financial plan, investment policy statement, and/or risk tolerance. Client portfolios are typically constructed using a diversified mix of some or all of the following instruments: mutual funds, exchange traded funds, individual stock and bonds, cash, and cash equivalents.

We may use some or all of the following methods of analysis in providing investment advice to you:

Fundamental Analysis: In using fundamental analysis, we attempt to determine the intrinsic value of target securities through a review of, among other things, company specific financial disclosures, the strength and track record of management personnel, industry sector financial health, and at a macro level, the overall direction of the economy at large. We use this information as a basis to determine if such securities are underpriced or overpriced relative to current market prices and then to make a buy or sell recommendation to you.

Relying on this type of analysis leaves open the risk that the price of a security may move along with the overall direction of the market, irrespective of the economic and financial factors which may have indicated that an opposite movement would have been expected. The main sources of information we rely upon when researching and analyzing securities using fundamental analysis include research materials prepared by others, annual reports, corporate rating services, prospectuses, and company press releases.

Asset Allocation: Rather than focusing on selecting the particular securities or other assets to invest for your account, we attempt to identify an appropriate ratio of various types of investments (for example, stocks, fixed income, and cash) suitable to your investment goals, time horizon, and risk tolerance. A risk of asset allocation is that you may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate to meet with your investment goals.

Mutual Fund and ETF Selection and Analysis: We evaluate and select mutual funds and ETFs based on several factors which may include, without limitation, (1) the experience and track record of the underlying portfolio manager(s), (2) the performance of the fund over time and through various market conditions; (3) expected market conditions that might impact the underlying holdings of the fund or applicable market sector; and (4) whether and to what extent the underlying holdings of the fund overlap with other assets held in your account. We also monitor the fund in an attempt to determine if it is continuing to follow its stated investment strategy.

A risk of this form of analysis is that, as in all securities investments, past performance does not guarantee future results. A fund manager's past track record of success cannot be relied upon as a predictor of success in the future. In addition, the underlying holdings of the fund are determined by independent fund managers and may change overtime without advance warning, creating the potential for overlap with other investments held in

your account. This increase in the correlation of your holdings will increase the risk of loss where the value of any overlapping holdings should decrease. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund, which could make the holding(s) less suitable for the client's portfolio.

We typically use the following investment strategies in managing client accounts:

Long-term Purchases: We may recommend a long term, passive, "buy and hold" approach to investing client assets. In this type of investment strategy, we suggest the purchase of securities with the idea of holding them in a portfolio for a year or longer. Typically, we employ this strategy when (1) we believe the securities to be currently undervalued, and/or (2) we want the portfolio to have exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the recommendation to sell.

Short-term purchases: When utilizing this strategy, we may suggest the purchase of securities with the idea of selling them within one year of purchase. We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we recommend for purchase.

A short-term purchase strategy poses risks should the anticipated price swing not materialize; we are then left with the option of having a long-term investment in a security that was designed to be a short-term purchase, or potentially taking a loss. In addition, this strategy involves more frequent trading than does a longer-term strategy and will result in increased brokerage and other transaction-related costs, as well as less favorable tax treatment of short-term capital gains.

B. We will use our best judgment and good faith efforts in rendering services to each client. We

cannot guarantee any level of account performance or that any account will be profitable over time.

Not every investment decision or recommendation made by us will be profitable. Investing in securities involves risk of loss that clients should be prepared to bear. Clients assume all market risk involved in the investment of their account and understand that investment decisions made for their account are subject to market, currency, economic, political and business risks.

Nothing in this Agreement shall relieve us from any responsibility or liability we may have under state or federal statutes.

Except as may otherwise be provided by law, we are not liable to clients for:

- Any loss that a client may suffer by reason of any investment decision made or other action taken or omitted in good faith by us with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use.
- Any loss arising from our adherence to a client's instructions.
- Any act or failure by a custodian to act of a client's account.

It is the responsibility of each client to provide us with complete, accurate information and to notify us of any changes in financial circumstances or goals.

C. While all investing involves a risk of loss, our advisory services generally recommend a broad and diversified use of equities and fixed income. Because of our broad allocation, these do not involve unusual risks.

ITEM 9 DISCIPLINARY INFORMATION

We are required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of our Firm or the integrity of our management. We have no information to disclose applicable to this item.

ITEM 10

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

- A.** No management persons or other employees of Human Investing are registered or have an application pending to register as a broker-dealer or registered representative of a broker-dealer.
- B.** No one associated with Human Investing is registered or has an application to register as a future commission merchant, commodity pool operator, or commodity trading advisor, therefore this item is not applicable to our Firm.
- C.** As noted in Item 5E, certain Investment Advisor Representatives of Human Investing are licensed insurance representatives. However, neither the firm nor any of its representatives recommend the purchase or sale of any insurance products to Clients. They maintain their insurance licensing solely to evaluate whether certain insurance products may be suitable and appropriate to fit a particular Client's needs. Human Investing and its representatives do not receive any commissions or any other forms of compensation in connection with the sale of insurance products. Clients are informed that they may use any of the licensed insurance professionals that may be referred Human Investing, or any other insurance agent of their choosing.

ITEM 11

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS & PERSONAL TRADING

- A.** Human Investing has adopted a Code of Ethics which all employees are required to follow. The Code of Ethics outlines proper conduct related to all services provided to our clients. Prompt reporting of internal violations is mandatory. Our Chief Compliance Officer periodically evaluates employee performance to ensure compliance with the Code of Ethics. A copy of the Code of Ethics is available to any client upon request.

B-D. Human Investing and its associated persons may buy and sell some of the same securities for its/their own account(s) that the firm buys and sells for its clients. When trading these securities in a discretionary manner, where appropriate, Human Investing will typically aggregate all trades in that security for that custodian utilizing its block trading account. At the end of the trading day, shares will be allocated accordingly to each account, so that each account receives the same execution price. In some cases, our firm and/or our associated persons may buy or sell securities for their own account(s) for reasons not related to the strategies adopted by our clients.

When Human Investing is newly engaged by a client for whom it expects to recommend securities in which Human Investing or one of our principals holds a position, we will notify the client of our policies in respect to officers trading for their own account.

We will disclose to clients material conflicts which could reasonably be expected to impair the rendering of unbiased and objective advice.

ITEM 12

BROKERAGE PRACTICES

- A.** Except to the extent that the client directs otherwise, Human Investing may use its discretion in recommending a broker-dealer for the custody of client funds and securities and the execution of transactions. However, no client is ever obligated to effect transactions through the broker-dealer recommended by our advisors.

In recommending broker-dealers, Human Investing will comply with its fiduciary duty to seek "best execution." Additionally, in recommending a broker-dealer, Human Investing will comply with the Securities Exchange Act of 1934 and will take into account such relevant factors as:

- Price
- The broker-dealer's facilities, reliability and financial responsibility
- The ability of the broker-dealer to effect transactions, particularly with regard to such

aspects as timing, order size and execution of order

- The research and related brokerage services provided by such broker or dealer to the advisor, notwithstanding that the account may not be the direct or exclusive beneficiary of such services
- Any other factors the advisor considers to be relevant

B. We are authorized in our discretion to aggregate purchases, sales and other transactions made for the account with the purchases, sales and other transactions in the same or similar securities/instruments for other clients of Human Investing. When transactions are so aggregated, the actual prices applicable to the aggregated transactions will be averaged, and the account will be deemed to have purchased or sold its proportionate share of the securities/instruments involved at the average price so obtained. In conformity with applicable law Human Investing will direct their custodians to send confirmations of all transaction effected in client accounts to the client's address of record.

ITEM 13 REVIEW OF ACCOUNTS

A. Andrew Gladhill, Senior Analyst, and Drayton Carlberg, Trading Analyst, periodically review the status of all securities held in client accounts. All reviews are based on the client's stated investment objectives and needs. All reviews are based on the client's stated investment objectives and needs. Accounts are checked at least monthly for rebalancing opportunities due to deviations from the target model. The investment models selected for client accounts are derived from a client's financial plan, behavior, and risk tolerance.

An overall assessment of each account is performed at least annually. Reviews are based on a client's stated investment objectives.

In addition, Human Investing encourages clients to review their financial plan and to meet with their advisor annually (at a minimum) to discuss potential changes to their financial plan. During this meeting, we may request that clients complete a risk tolerance

questionnaire.

B. More frequent reviews may be triggered by a change in a client's investment objectives, tax considerations, large deposits or withdrawals, large sales or purchases, loss in confidence of corporate management and objectives and/or changes in the macro-economic climate.

C. Clients will receive account statements directly from the custodian of their account(s) generally on a monthly basis, but no less than quarterly, in paper and/or electronic formats. Portfolio performance and allocation reviews are performed on a quarterly basis for all accounts that desire this level of reporting. This report typically highlights fees, investment returns, portfolio performance and asset allocation and can be customized on an account by account basis.

ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

Rivermark Credit Union (CU) refers its members to Human Investing for investment advisory services under the Rivermark Advisory Program. The full details of our Rivermark Advisory Program are described in a separate Form ADV Part 2A brochure. This program is only available to members of Rivermark CU. In exchange for its referral of members, Human Investing has entered into a fee-splitting arrangement with Rivermark CU under which Rivermark CU receives on an ongoing basis twenty-five percent (25.00%) of the advisory fees paid to Human Investing by referred Rivermark CU members. Relative to other advisory clients of Human Investing, Rivermark CU members do not pay any increased fees or costs to Human Investing as a result of their referral by Rivermark CU through the Rivermark Advisory Program.

We have no other arrangements, written or oral, in which we compensate others or are compensated for client referrals.

ITEM 15 CUSTODY

Other than having the ability to deduct advisory fees from client accounts, Human Investing does not have custody of the assets in the account and shall have no liability to the client for any loss or other harm to any property in the account. This includes any harm to any property in the account resulting from the insolvency of the custodian or any acts of the agents or employees of the custodian, whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation ("SIPC") or any other insurance which may be carried by the custodian. Clients understand that SIPC provides only limited protection for the loss of property held by a broker-dealer.

ITEM 16 INVESTMENT DISCRETION

Except as otherwise instructed, clients grant us ongoing and continuous discretionary authority to execute investment recommendations without the client's prior approval for each specific transaction. Under this discretionary authority, clients allow us to purchase and sell securities and instruments in their account(s), arrange for delivery and payment in connection with the foregoing, select and retain sub-advisors, and otherwise act on their behalf in most matters necessary or incidental to the handling of the account, which includes monitoring certain assets. Clients execute instructions regarding our trading authority as required by each custodian.

As noted in Item 4 above, we serve retirement plan sponsors acting as 3(21) or 3(38) written fiduciaries with respect to the investment management and selection of funds and investment options made available within 401(k) plans. As a 3(21) fiduciary, we do this on a non-discretionary basis. As a 3(38) fiduciary, we do this on a discretionary basis. While we may have discretionary authority to determine the fund platform available to a client's retirement plan and/or the investment options made available within the plan, if such plans are "participant directed," then we do not have discretion to select

the particular investments to be held in individual participant accounts. Non-discretionary authority requires us to obtain a Client's prior approval of each specific transaction prior to executing investment recommendations, as well as for the selection and retention of sub-advisors to the account.

ITEM 17 VOTING CLIENT SECURITIES

While we may receive informational copies of proxy statements and annual reports, unless specifically directed otherwise in writing by the client, Human Investing is not authorized to receive and vote proxies on issues held in the account or receive annual reports.

ITEM 18 FINANCIAL INFORMATION

A. Human Investing does not require prepayment of more than \$1,200 in fees six or more months in advance, therefore, we have nothing to disclose that is applicable to this item.

B. As mentioned in Item 16 above, we have discretionary authority over some client funds. As we have no financial commitments which would impair our ability to meet the contractual and fiduciary commitments to our clients, we have nothing to disclose that is applicable to this item.

C. Human Investing has never been the subject of any bankruptcy proceedings.

EXHIBIT A

SUMMARY OF MATERIAL CHANGES

The date of our previous brochure update was March 15, 2021.

Human Investing has moved our office location and updated our address accordingly.

Human Investing has begun a referral relationship with Rivermark CU for the Rivermark Advisory program. See item 14 for details.

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary and will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Andrew Gladhill at (503) 905-3100, or by email to andrewg@humaninvesting.com.

