

Vista Capital Partners

Form CRS Customer Relationship Summary

June 2020

Vista Capital Partners is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ and it is important for investors to 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 advisers, and investing.

What investment services and advice can you provide me?

We provide portfolio management and financial planning services to help clients protect and grow their wealth.

Our investment portfolios are reliable, repeatable, and based on Nobel Prize-winning research. We use low-cost, tax-efficient index funds from Vanguard and asset class funds from Dimensional Fund Advisors.

Our financial planning services include retirement planning, tax reduction, risk management, employee benefits, college savings, debt management, estate planning, and philanthropy.

Each client has a dedicated team of three. Your team will meet with you at least once a year to review your financial plan. You can also expect regular check-ins, updates, and support in adjusting your plan according to changing needs.

We serve clients with more than \$2,000,000 to invest.

For additional information, please see Items 4 and 7 of our Form ADV Part 2A.

Conversation Starters. Ask your financial professional:

- 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?

What fees will I pay?

Vista charges a quarterly fee, based on assets under management, that includes investment management, financial planning, and unwavering team discipline. Vista's fees are exclusive of custodial fees, transaction fees, and mutual funds and exchange traded funds internal management fees, which shall be incurred by the client.

Our fee is typically paid from our clients' managed accounts so as not to impact day-to-day cash flow. We do not receive commissions or kickbacks.

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 see Item 5 on our Form ADV Part 2A and our ERISA 408(b)(2) disclosure.

Conversation Starters. Ask your financial professional:

- 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?

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.

Conversation Starters. Ask your financial professional:

- How might your conflicts of interest affect me, and how will you address them?

For additional information, please see Item 14 on our Form ADV Part 2A.

How do your financial professionals make money?

Vista charges a fee based on assets under management.

We do not receive commissions or kickbacks.

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

No, neither we nor our financial professionals have legal or disciplinary history.

Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

Conversation Starters. Ask your financial professional:

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

For additional information about our services, please visit our website at vistacp.com. If you would like additional, up-to-date information or a copy of this Form CRS, please call 503.772.9500.

Conversation Starters. Ask your financial professional:

- 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?