

**Cascade Investment Advisors, Inc., is an advisor registered with the Securities & Exchange Commission.**

Broker and investment advisory services and fees differ. You should understand the difference. Simple and free tools to enable your research are available at [www.investor.gov/CRS](http://www.investor.gov/CRS)

**“What investment services and advice can you provide me?”**

We are an advisory firm that invests money to help investors achieve their goals. We provide retirement planning and financial projections. We provide analysis for other types of investments you may have. We monitor investments daily. We manage discretionary accounts, which means we make securities trades for you in accordance with an investment policy statement that we collaborate with you to write and non-discretionary accounts, meaning we must obtain your approval prior to any trade. We have no account minimum, but portfolios need to be large enough to allow us to use our best ideas, accomplish diversification and achieve your goals.

For more information on our services you can access our ADV and/or Plain English brochure [here](#).

You may wish to ask us:

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*“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?”**

You will pay us a management fee that is billed quarterly and based on your assets under management with our firm. The more money you invest with us the more fees you will pay; therefore, we may have an incentive to have your assets in your account increase, which can happen through market appreciation or additions to your account. While not charged by us, you may also pay custodial fees to the broker-dealer or custodial bank that holds your assets, and a transaction fee when we buy or sell an investment in your account.

For more information on our services, you can access our ADV and/or Plain English brochure [here](#).

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 sure you understand what fees and costs you are paying to any advisor you choose.

You may wish to ask us:

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*“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. Here is an example to help you understand what this means:

- We may buy or sell the same assets for our personal accounts that we buy or sell for your account and have the potential of receiving a better or worse price than you.

For more information on our conflicts you can access our ADV and/or Plain English brochure [here](#).

You may wish to ask us:

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

**“How do your financial professionals make money?”**

They are paid a salary in accordance with decisions that our CEO makes about their performance on behalf of the firm.

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

No. Please visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple tool to research out firm and financial professionals.

You may wish to ask us:

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

You can contact us at 503.417.1950 to ask for a copy of relationship summary or any other information about us.

Our website is at [www.cascadeinvestors.com](http://www.cascadeinvestors.com)

You may wish to ask us:

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*“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?”*