Introduction
Cedar Financial Advisors, LLC ("CFA", "Firm," "we," "us," or "our") is an investment adviser registered with the U.S. Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ and it is important for you to understand these 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 offer fee-only financial planning and wealth management (financial planning and portfolio management as part of an ongoing relationship) services to retail investors. Services may include determining your personal and financial goals, periodic advice and reviews regarding your investment goals and objectives, tax planning, risk management, retirement planning, education funding, cash flow management, non-cash (stock options and restricted stock) compensation planning, and estate planning. Wealth management services are offered only to clients that have completed an initial financial plan.

Wealth Management: When you grant us discretion to manage your account, we have the authority to determine the investments to buy or sell, as well as the timing and the amount invested without your prior approval. We utilize a disciplined process that helps us select and monitor the investments and asset allocation we recommend to you. We will make changes as necessary to keep your portfolio diversified and properly positioned. We monitor your investments on a regular basis and at least quarterly. You can always give us restrictions on how we invest for you.

Investment offerings: We do not limit our investment options and do not recommend any proprietary products. We provide advice on the complete range of investment choices but favor investments with lower fees and expenses.

Account Minimums: We prefer to accept wealth management clients with a minimum of $1 million to invest. Our minimum fixed annual fee is $5,000. We may waive account size and minimum investment requirements at our discretion.

You can find additional information about our services in our ADV Part 2A, Items 4 and 7.

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?
Cedar Financial Advisors is a fee-only fiduciary. We will only charge fees associated with the services we deliver for our financial planning or wealth management Services. 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. The fees that you pay to our firm are separate and distinct from the fees and expenses charged by mutual funds, exchange-traded funds, or the fees and expenses assigned by your respective account custodian.

The fixed annual fee for wealth management services is billed quarterly in arrears (after the services have been provided) based on the market value of the assets under management (as described in the wealth management agreement) on the last day of the prior quarter. Financial planning services are provided on a flat fee basis. A
deposit of fifty percent (50%) of the total estimated fee is due upon signing the Services Agreement, with the balance due when the services are completed.

Our current fee schedule can be found on the "Our Fees" page on our website. We may, at our sole discretion, reduce our minimums or charge a lesser fee. Please refer to our ADV Part 2, Item 5 for additional information regarding our fees.

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 must 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.

We do not receive commissions, trails (ongoing commissions paid every year an investment continues to be held), or any financial incentives for the securities we recommend. As a result of the way we are compensated, we have an incentive to move accounts to our management or add assets to the accounts we manage. You pay our quarterly fee even if we do not buy or sell any securities.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?
Financial professionals who are employees at Cedar Financial Advisors receive a fixed annual salary. Financial professionals who are owners of the firm receive a fixed annual salary and variable compensation based on the firm's net profits.

Do you or your financial professionals have legal or disciplinary history?
No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your financial professional: do you have any disciplinary history? For what type of conduct?

Additional Information: For additional information about our services please visit cedaradvisors.com. If you have any additional questions or would like additional, up-to-date information or a physical copy of any of our disclosure documents, please call us at 503-512-5890 or by emailing info@cedaradvisors.com.

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?