



## Introduction

Skyline Advisors, Inc., is an investment adviser registered with the Securities and Exchange Commission and provides investment advisory services. 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 service and 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?

Skyline Advisors offers investment advisory services that include Wealth Management and Asset Management. Upon opening an advisory account with Skyline Advisors, we will meet with you to understand your financial profile and resources, financial-life goals, time horizon and tolerance for risk. Based on what we learn, we will recommend an asset allocation and portfolio of investments that is regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. The primary service offered is Wealth Management which includes financial planning, investment management, financial advice and coaching services designed to accomplish financial-life goals. The cost for this service is an asset-based fee with trading/brokerage expenses included, also known as a wrap fee program. This service also includes financial planning and advice for no additional fee, which requires more comprehensive data collection and your ongoing participation and financial-life updates for more relevant and timely advice.

Our Wealth Management and Asset Management services include investment selection and portfolio management where Skyline Advisors is permitted to buy and sell investments in your account without asking you in advance (“discretion”). You also have the option to limit management by requiring pre-approval of investment buy and sell decisions (“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. We do not restrict our advice to limited types of products or investments.

Our firm requires a minimum opening household account balance of \$250,000 subject to waiver.

Additional information about our advisory services is located 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/188511> or at our website, [www.myskylineadvisor.com](http://www.myskylineadvisor.com)

#### Conversation Starter:

“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?

Skyline Advisors provides an array of services to clients with different needs, household account balances and in different locales. As such, the cost for our service will vary from client to client. Annualized fees are billed on a pro-rata basis quarterly in advance based on the value of the account(s) on the last day of the previous quarter. While the cost for our services vary, our standard fee schedule is as follows: Our quarterly fee for households below \$250,000 are subject to a minimum \$1,000 fee. Our quarterly fee for households with more than \$250,000 ranges from 0.0875% to 0.375% of the account value and may be negotiable. This is a fee rate, which means that the more assets you have in your advisory account, the higher the dollar value of the fee. We therefore have an incentive to increase the value of your advisory account and investment assets in order to increase our advisory fee. The fee will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm’s fees from your advisory account.

Skyline Advisors recommends a third-party account custodian to hold and facilitate trading in your investment account. This “broker-dealer” may charge a transaction cost when trading in certain securities, such as mutual funds. Within our Wealth Management Service, these transaction costs are paid by Skyline Advisors. If you choose to have Asset Management only service, you must pay this transaction fee. As a result, this service

## Form CRS – Client Relationship Summary

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may offer a lower advisory fee, but you incur the transaction costs.

In addition to the advisory fee described above, the broker-dealer may levy other miscellaneous fees such as overnight check fees, bounced check fees and wire charges. Funds such as mutual funds, index funds and exchange traded funds have expense ratios disclosed in their prospectus which are in addition to the Skyline Advisors advisory fee. We do not receive any of these fees and are only paid based on our advisory fee and aim to minimize investment expenses in client accounts.

Note, you will pay certain 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. Skyline Advisors is transparent and believes that you should be aware and understand what fees and costs you may incur. Additional information about our fees is located 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/188511>.

### Conversation Starter:

“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:

Some of our firm’s financial professionals are registered representatives of PKS, an unaffiliated broker-dealer. As such, they are able to accept compensation for the sale of securities or other investment products. This creates a conflict because the representative has an incentive to recommend or trade certain products because of the commission they receive. This service is offered on the rare occasion that a client has a legacy position in an annuity or college savings account or other commissionable product that we want to help with. They do not typically offer this service and it constitutes less than 3% of their revenue, but nevertheless it does present a conflict of interest. Additional information about PKS’s services and fees is available online at <https://www.pksinvest.com/>.

Additional information about conflicts of interest is located 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/188511>.

### Conversation Starter:

“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 based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs.

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

No, Skyline Advisors’ financial professionals do not have any legal and disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### Conversation Starter:

“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 our website at [www.myskylineadvisor.com](http://www.myskylineadvisor.com), or at the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #188511. You may also contact our firm at 360-671-1621 to request a copy of this relationship summary and other up-to-date information.

### Conversation Starter:

“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?”

## Skyline Advisors

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