

Form ADV Part 3 – Client Relationship Summary

Date: 03/20/2024

TRAILHEAD PLANNERS, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Services: Our firm primarily offers the following investment advisory services to retail clients: financial planning (we assess your financial situation and provide advice to meet your goals); investment management (we review your portfolio, investment strategy, and investments); ESG investment review (we discuss and review your current investments and your desires to have an ESG friendly portfolio, then we present a plan detailing how to align with your investments and desires).

Monitoring: As part of our standard services, we offer ongoing monitoring of clients' discretionary accounts. Our firm has discretionary management without any material limitations.

Limited Investment Offerings: While we don't limit the type of investments we offer, we do limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio.

Account Minimums and Other Requirements: Our firm does not have a minimum account size requirement.

Questions to ask us:

- *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?

Principal Fees and Costs: Our fees vary depending on the services you receive. A client receiving ongoing portfolio management will pay a percentage of the assets in your account. The more assets you have in your advisory account, the more you will pay us, and thus we have the incentive to encourage you to increase those assets under our management. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Specifically, fees are paid as follows: Portfolio management fees are paid quarterly in advance, while financial planning fees are charged half in advance and half at completion.

Third-Party Costs: Some investments (e.g., mutual funds, third-party asset managers, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account. Please also see our Brochure for additional details.

Additional Information: 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. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Questions to ask us: *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?*

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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:

Primarily, we benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this item. The more assets you allow us to manage on your behalf, the more we will make in fees.

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals receive compensation from the revenue the firm earns from the firm's advisory services. The compensation is provided through salary and a discretionary bonus based on their individual performance goals and the success of the firm. This is a conflict of interest because our financial professionals have the incentive to encourage you to increase the assets in your accounts. Some employees receive additional compensation for bringing a new client into the firm. This presents a conflict of interest as the employee has an additional incentive to recommend that the prospect become a client.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free, simple search tool to research us and our financial professionals.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please contact us at (503) 773-9682. For additional information on our advisory services, **see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/284610> and any individual brochure supplement** your representative provides.

Questions to ask us:

- 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?

APPENDIX A: Summary of material changes

No material changes have been made since the previous filing.