

Item 1. Introduction

Arrien Investments, Inc. (“Arrien Investments,” “we,” “us,” and “Advisor”) is an Idaho Corporation that is registered as an investment advisor with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research advisory and brokerage firms and their associated financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services**What investment services and advice can you provide me?**

To retail clients, we offer asset management services that combine ongoing and continuous portfolio management with basic financial planning and ad-hoc consulting services. We also offer financial planning and consulting services on a stand-alone basis.

Our asset management services include a review of your unique financial circumstances and goals and the design, implementation, and ongoing management of your designated investment account(s). We will directly invest the assets deposited to your account held at an independent qualified custodian in a manner that comports with our understanding of your unique investment objectives, goals, and limitations. We will monitor your investments on an ongoing basis, making changes to your holdings as we believe to be appropriate and in your best interests, acting in accordance with our fiduciary duty to you. You will typically be required to enter into a discretionary management arrangement that allows us to buy and sell investments within your account without obtaining your consent prior to each transaction (a “discretionary account”). You may impose reasonable restrictions on our ability to invest in certain securities or types of securities within your account. We will formally review your investments at least annually.

Asset management clients placing at least \$100,000 of assets under our management generally receive basic financial planning services, including the development and periodic review and updating of a written financial plan, without additional charge. Additional hourly fees for basic financial planning services may apply for clients placing less than \$100,000 of assets under our management and/or on occasions where we determine the client’s financial planning needs to be especially complex or requiring more frequent reviews and updates. Asset management clients also receive ad-hoc financial consulting advice regarding routine financial matters (e.g., budgeting and cash flow, credit and debt management, and insurance coverage) and recommendations for the investment of assets contained in certain “held away” accounts (e.g., employer sponsored retirement accounts), as they may request. You will make all final investment decisions with respect to our financial planning and consulting advice and will be responsible for the implementation and monitoring of all investments held outside of the accounts we directly manage on your behalf.

We also offer financial planning and consulting as a stand-alone service. We will review your financial situation and assets, risk profile, investment time horizon, investment goals, and any pertinent financial documents you share with us and provide you with our financial planning and consulting recommendations regarding the applicable financial topics or transactions. At your option, you may engage us either for broad-based financial planning or for topic or transaction specific financial advice. Our recommendations will typically take the form of either a formal written financial plan or a shorter written report or summary as may be appropriate for the scope of the engagement. For the most limited engagements, our advice may be conveyed to you solely via in-person consultations, telephone/tele-video conferencing, and/or through e-mail correspondence. These services are not ongoing in nature, and unless we specifically agreed otherwise, we will not update or review our investment recommendations or reports following their delivery to you. Additional fees will apply to any reviews and updates requested by the client. You will make all ultimate investment decisions and be responsible for implementation and monitoring of all of your investments.

We primarily advise our clients regarding investments in individual stocks, corporate and government issued bonds, mutual funds, exchange traded funds (“ETFs”), real estate investment trusts (“REITs”), cash and cash equivalents. Our advice may also cover legacy investments and other investments as may be appropriate based on your unique investment needs and limitations. Asset management clients are typically subject to a minimum annual fee of \$300. We do not have any other minimum account balance or fee requirements to commence or continue an advisory relationship.

More detailed information about our advisory services and account minimums is contained in our Form ADV Part 2A “firm brochure” at Items 4 and 7.

Conversation Starter: Ask us:

- (i) Given my financial situation, should I choose an investment advisory service? Why or why not?
- (ii) How will you choose investments to recommend to me?
- (iii) What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct**What fees will I pay?**

As an asset management client, you will pay Arrien Investments an annual asset-based fee ranging from a maximum of 1.50% to a minimum of 0.50% per year of the time weighted daily average value of your account. The applicable fee is based on a customized tiered fee schedule set forth in the written investment advisory agreement you will enter with us prior to the commencement of our services. Fees for these services are payable quarterly in arrears and will typically be deducted directly from your designated investment account(s) held at the qualified custodian. Fees are pro-rated for partial billing periods based on the number of days services are provided during the billing period.

Stand-alone financial planning and consulting clients pay hourly fees typically ranging from \$100 - \$275 per hour. The specific hourly fee we charge you will be set forth in a written advisory agreement you will enter with us prior to the commencement of our services. We will typically invoice these fees to you in full upon our delivery of the final written financial plan or report or upon our final consultation. Fees are payable by cash, check, or other form of payment deemed acceptable by the firm and are due upon presentment of our invoice for services.

In addition to our advisory fees, you will separately pay (i) your proportionate share of the management fees and other fund level costs and expenses associated with any mutual funds, ETFs, REITs, and/or other pooled investment vehicles held in your account and (ii) all usual and customary transaction-based fees (brokerage fees and commissions), custodial and administrative charges, wire transfer fees, and other fees and taxes associated with activity and holdings contained in your account.

Where asset-based fees apply, you should consider that the more assets you have in your account, the more you will pay us, thus creating an incentive for us to encourage you to increase and/or maintain the current level of assets in your account.

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. *More detailed information about our advisory fees is contained in our firm brochure at Item 5.*

Conversation Starter: 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?”

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interests and not put our interests 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:

Example 1: The value of your asset-based advisory fee account goes up, and while the annual percentage we charge may stay the same, the total compensation you pay us goes up proportionately.

Example 2: Your account value goes down, but you still must pay us an asset-based advisory fee proportional to your assets under management.

We act as your fiduciary, and we do not collect any commissions or other remuneration in connection with the sale of any securities to our clients. We will only recommend investments to you when we believe them to be in your best interests.

Certain of our associated financial professionals are licensed to sell insurance in one or more states and may be affiliated with a licensed general insurance agency or act as a direct agent representative of a specific insurance company or companies. Insurance related business is transacted with advisory clients and licensed individuals may receive commissions or fees from insurance products sold to clients. Investment advisory fees paid to Arrien Investments are separate and distinct from insurance commissions earned by our associated financial professionals. The receipt of insurance related commissions or fees creates a conflict of interest with clients. We will only transact insurance business with you when our receipt of a commission is disclosed and where the product sold is suitable and appropriate for your needs. You are never obligated to purchase any insurance products from our associated persons and may use any insurance agent of your choice.

More detailed information related to these conflicts of interest is contained in our firm brochure at Item 5.

Conversation Starter: 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 are compensated by means of an annual salary and/or discretionary bonuses. Insurance licensed professionals may also receive commissions or fees, as described above.

More detailed information about our conflicts of interest is contained in our firm brochure at Item 5 and in the Form ADV Part 2Bs related to each of our financial professionals.

Item 4. Disciplinary History

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

No. We encourage you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

Conversation Starter: Ask us: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5. Additional Information

You can find additional information regarding our firm, including our Form ADV Part 2A firm brochure and this client relationship summary by visiting <https://adviserinfo.sec.gov> and searching for our firm by its name or its unique CRD number (321819). You can also obtain a copy of this relationship summary by visiting our website at www.arrieninvestments.com or by contacting us by telephone at (208) 338-1520. We will be pleased to answer any of your questions.

Conversation Starter: If you have any concerns, please let us know by asking the following questions: “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”