

A Summary of Your Advisory Relationship with Multnomah Group

Form CRS | October 1, 2024

Multnomah Group, Inc. is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Multnomah Group provides investment advisory services such as financial planning and discretionary investment management services to individuals and families. Discretionary authority means we have authority to manage the assets in the account allowing us to execute investment recommendations in accordance with the stated investment strategy without your prior approval of each specific transaction. For these clients we provide comprehensive financial planning, including retirement planning, social security planning, debt management, budgeting, goal planning, and cash flowing planning.

Your accounts with us are generally reviewed with you quarterly, but in any event, no less than annually. More frequent reviews may be triggered by a change in your investment objectives, tax considerations, large deposits or withdrawals, large sales or purchases, loss of confidence in corporate management, or changes in the economic climate. Additionally, accounts are regularly reviewed to ensure continuing compliance with the strategic asset allocation of the investment strategy develop with us. We do not offer proprietary investment products. We generally seek to manage clients’ accounts using exchange-traded funds (ETFs) or mutual funds. We generally require a minimum of \$250,000 in investable assets to maintain an account. However, this minimum account balance may be reduced or waived at our discretion.

For additional information, see items 4, 7, 13 and 16 of our Form ADV, Part 2A Brochure.

Multnomah Group also provides point-in-time investment advice and retirement projections to participants in employer-sponsored retirement plans.

Conversation Starters:



- 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?

For financial planning and discretionary investment management clients, Multnomah Group, Inc. charges either a flat fee or asset-based fee that is described in your investment advisory agreement.

Fees based upon a percentage of Assets Under Management (“AUM”) are charged quarterly in advance based upon the market value of the account at the end of the quarter and deducted directly from Client custodial accounts upon submission of an invoice to the custodian. Payment of fees may result in the liquidation of Client’s securities if there is insufficient cash in the account. The more assets you have in your advisory account, the more you will pay in fees, and the firm may have an incentive to encourage you to increase your assets under management. This may be a conflict of interest. However, we act in the best interest of our clients in any recommendations made.

In addition to our advisory fees, you may be required to pay the following third party fees: brokerage commissions and/or investment management fees charged by ETFs and mutual funds.

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. For additional information, see item 5 of our Form ADV, Part 2A Brochure.

Services provided to participants in an employer-sponsored retirement plan are included as part of the service agreement between Multnomah Group, Inc. and the employer. Participants do not incur any specific fees for utilizing the services available to them.

**Conversation Starter:**

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 generally recommend Charles Schwab & Co. Inc. ("Schwab") to our Clients for purposes of establishing brokerage accounts. Schwab provides our firm with access to its institutional trading and operations services, which are typically not available to Schwab retail investors. Receiving these services at no cost creates a conflict of interest because we have an incentive to recommend certain custodians to Clients that offer soft dollar arrangements. In order to mitigate this conflict, Multnomah Group periodically evaluates its custodial relationships to ensure that transaction fees charged to Clients are reasonable in relation to the value of the services provided. We emphasize to our clients their unrestricted right to select and choose any custodian, broker, or dealer they wish.

For additional information, see item 10, 11, and 12 of our Form ADV, Part 2A Brochure.

**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 paid a salary based on their qualifications, experience, and responsibilities within the firm. Additionally, they are paid an incentive for the referral of new clients.

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

No. You may visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professionals.

**Conversation Starter:**

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

Additional Information

If you have any questions about the contents of this relationship summary, you may contact us at (888) 559-0159 or amy.barber@multnomahgroup.com to obtain answers and additional information. To learn more about Multnomah Group, Inc. visit our website www.multnomahgroup.com. Additional information about Multnomah Group, Inc. is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Multnomah Group, Inc. is 132131. Multnomah Group is located at 1155 SW Morrison Street, Ste 201, Portland, OR, 97205.

**Conversation Starter:**

Who is my primary contact person? Is he or she an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about this with person is treating me?