

**Cascade Investment Advisors, Inc., is an advisor registered with the Securities & Exchange Commission.**

Broker and investment advisory fees differ. You should understand the difference. Simple and free tools to enable your research are available at [www.investor.gov/CRS](http://www.investor.gov/CRS).

**The following are questions that the SEC requires that we put into this disclosure. They are in no way representative of what we would discuss with you, or how we would discuss with you, your financial situation. These questions are samples that are required by the SEC:**

“What investment services and advice can you provide me?”

We are an advisory firm that invests money to help investors achieve their goals. We provide retirement planning and financial projections. We provide analysis for other types of investments you may have. We monitor investments daily. We only accept discretionary accounts which means we make securities trades for you in accordance with an investment policy statement that we collaborate with you to write. We have no account minimum. As an investment adviser, we always act as a fiduciary to you and put your interests first, while, by law, a broker-dealer is not required to put your interests first. Fiduciary applies, by law, to “the entire relationship between an adviser and its client,” while the broker-dealer standard only applies “when the recommendation is made.” You pay a transparent fee for our advice. We do not make products, and we do not trade or sell securities to you for third parties to earn commissions. We are not paid by third parties to advise you.

You can access our ADV and/or Plain English brochure at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) OR at [www.cascadeinvestors.com/resources/government-filings/](http://www.cascadeinvestors.com/resources/government-filings/)

According to our regulator, the SEC, you may wish 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?”

“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?”

### **What fees will I pay?**

Our fees are accessible in our brochure, our ADV and on our website. One of these sources is [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

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. You will pay fees no matter what type of investment advisor or broker you use, and as well, even if you use mutual funds on your own. Please make sure you understand what fees and costs you are paying to any advisor you choose. You may wish 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?”

### **Best Interest**

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 may own a stock personally and also buy it for you which can help it go up.

You can read more about conflicts of interest and our services in our ADV at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

### **How do our financial professionals make money?**

They are paid a salary in accordance with decisions that our CEO makes about their performance on behalf of the firm.

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

No. [www.Investor.gov/CRS](http://www.Investor.gov/CRS) has tools you can use to research us.

You can contact us at 503.417.1950 to ask for a copy of relationship summary or any other information about us. Our website is at [www.cascadeinvestors.com](http://www.cascadeinvestors.com).