

## Customer Relationship Summary

June 15, 2020

Archvest Wealth Advisors, Inc.

Archvest Wealth Advisors, Inc. is registered with the United States Securities and Exchange Commission as a Registered Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

### *What investment services and advice can you provide me?*

We offer investment advisory services to retail investors. Our principal services, accounts or investments we make available to retail investors are financial planning and consulting services, investment management services, including services to retirement plan sponsors, and services to clients of unaffiliated Investment Advisors.

As part of its standard services, Archvest monitors client portfolios on a continuous and ongoing basis while regular account reviews are conducted on at least a quarterly basis. Such reviews are conducted by the Firm's Investment Committee.

You may give us written discretionary authority to effect or direct transactions in your accounts without first seeking your consent, including selecting the securities to be purchased or sold, the amount of securities to be purchased or sold, when transactions are made, and the Independent Managers to be hired or fired.

Archvest generally imposes a minimum monthly fee of \$500. This minimum fee may cause clients with smaller portfolios to incur an effective fee rate that is higher than the Firm's stated fee schedule.

Additional information about our services is available in our Form ADV Part 2A, which is available here: [https://archvest.com/files/uploads/Disclosure\\_Brochure\\_May\\_2020.pdf](https://archvest.com/files/uploads/Disclosure_Brochure_May_2020.pdf)

### **Ask your Financial Professional:**

- *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?*

We offer our services on a fee basis, which may include hourly fees, as well as fees based upon assets under management or advisement. We generally charge an hourly fee for financial planning and consulting services under a standalone arrangement. These fees are negotiable but are typically \$450 per hour. If you engage us for additional investment advisory services, we may offset all or a portion of our fees based on the amount paid for the financial planning or consulting services. In certain circumstances, we may charge a separate financial planning fee of \$2,000 where appropriate.

Our investment management services are offered for an annual fee based on the amount of assets under our management. The more assets that are in your account the more you will pay in fees. Therefore, we may have an incentive to encourage you to increase the assets in your account.

In addition to our advisory fees, you may also incur certain charges imposed by other third parties including securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, margin costs, underlying investment expenses or other fees for services performed by the custodian. More information is contained in the relevant offering documents, custodial agreements or prospectuses related to the investments or custodial services for 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.

For more information about fees and costs, please click here to review our Form ADV Part 2 A, specifically Item 5: [https://archvest.com/files/uploads/Disclosure\\_Brochure\\_May\\_2020.pdf](https://archvest.com/files/uploads/Disclosure_Brochure_May_2020.pdf)

**Ask your Financial Professional:**

- *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 interest. You should understand and asks 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.

We have the ability to recommend Independent Managers to manage a portion of your assets. If we do so, we will receive a percentage of the advisory fee collected by the Independent Manager, which is a conflict of interest. When we recommend a custodian to you, those custodians may enable us to obtain some securities at lower or without transaction charges. They may also assist us with investment research products and/or services which assist us in our investment decision making process. This research may be used to service all of our clients, but commissions paid by one client may be used to pay for research that is not used in managing your portfolio. This is a conflict of interest.

- *How might your conflicts of interest affect me and how will you address them?*

For more information about our conflicts of interest, please review our Form ADV Part 2A, available here: [https://archvest.com/files/uploads/Disclosure\\_Brochure\\_May\\_2020.pdf](https://archvest.com/files/uploads/Disclosure_Brochure_May_2020.pdf)

*How do your financial professionals make money?*

Financial professionals are paid on a salary basis. The compensation is a combination of cash and equity compensation plan. The salary is based on the amount of client assets they service and the time and complexity required to meet a client's need.

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

No, neither we nor our financial professionals have legal or disciplinary history. You should visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Ask your Financial Professional:**

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

You can find more information about our services by contacting us at (925) 215-5600. A copy of this Customer Relationship Summary or our Form ADV Part 2 may be obtained by calling us at that number.

**Ask your Financial Professional:**

- *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?*