



Item 1. Introduction

Gretchen Stangier, Inc., dba Stangier Wealth Management (“Stangier Wealth Management” “we” “us” and “Advisor”) is an Oregon corporation registered as an investment advisor under the laws of the Securities and Exchange Commission. 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Stangier Wealth Management provides investment advisory services. We work with our clients to identify their investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement their financial goals and objectives. We may create a portfolio or suitability profile, consisting of, but not limited to individual stocks or bonds, exchange traded funds, no-load funds and/or load-waived funds (front-end commissions will not be charged). Stangier Wealth Management’s strategy, generally, will be to seek to meet client investment objectives while providing clients with access to personal advisory services. As part of our investment management services, Stangier Wealth Management offers basic financial planning services for our clients.

Stangier Wealth Management generally uses third party portfolio managers and sub-advisors for assets under management. In certain cases, like bonds or other fixed capital, we may elect to manage those assets internally. Currently, we use Matson Money, Inc. as a third-party portfolio manager. As business requirements or needs change, we may use other third-party portfolio manager and sub-advisors, which we will always disclose.

We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio. Stangier Wealth Management asks our clients to give us discretionary authority to execute transactions without our client’s prior approval. These transactions may include the purchase and selling of securities, arranging for payments or generally acting on behalf of our clients in most matters necessary to the handling of the account. Stangier Wealth Management has an account minimum of \$50,000. We may take smaller accounts at our discretion.

Stangier Wealth Management also provides standalone financial planning and consulting, which may include the preparation of a financial plan by us, and may include a state or tax planning recommendation, an annual or periodic review of a financial plan, the management and/or monitoring of a client's investments under a financial plan, a provision of information and/or advice to a client regarding the purchase and/or sale of securities, real estate, insurance contracts, annuities contracts, or any types of real or personal property under a financial plan.

Conversation Starter: We encourage you to ask our financial professionals these key questions about our investment services and accounts:

- (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?

We provide investment advisory services for a fee based on a percentage of assets under management. Our fee is provided in your Investment Advisory Agreement based upon a tiered schedule from 0.99% to 0.35%. These fees are for all advisory services, including the third-party money managers, but does not include third party fees for mutual funds, wire transfers, etc. The fee is calculated quarterly, in advance, and will be equal to the respective percentage per annum based on the market value of your account(s) on the last trading day of the previous quarter. In certain circumstances, fees may be negotiable.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly regardless of whether we buy or sell securities within that quarter. You are responsible for the payment of all third-party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees we charge. All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for the account will be paid out of the assets in the account and are in addition to the investment management fees paid to us.

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.

Fees for financial planning services are based on a rate of \$250 per hour. Special arrangements can be made for fixed fee financial planning or consulting, which range from \$500 to \$5,000, depending on the level of services and duration of the project. These arrangements will be defined and agreed upon by both parties via a financial planning or consulting agreement. Hourly financial planning fees are due at the time of service.

Conversation Starter: We encourage you to ask us any questions you may have regarding our fees or how cost from third parties such as custodians or mutual funds affect your account. For example, start a conversation by asking, “*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 are some examples to help you understand what this means:

Example 1: Your account value goes up, and while the management fee percentage 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 a management fee proportional to your assets under management.

Conversation Starter: If you have any questions regarding conflicts of interests, please feel free to ask us. You can begin a conversation by asking, “*How might your conflicts of interest affect me, and how will you address them?*”

How do your financial professionals make money?

The principal business of Stangier Wealth Management is that of a registered investment advisor and provider of financial planning services. Gretchen Stangier is a licensed insurance agent in the States of Oregon and Washington. Employees who are insurance agents may also be paid based on these services they provide. In cases where we receive additional payment, including through a referral to an outside agency, there may be a conflict of interest as the same or better services may be

found at a lower cost. At all times, you are free to choose an outside agency to avoid the possibility of there being a conflict of interest.

Our financial professionals are compensated based upon the amount of clients they serve, the assets under management, and revenue derived from clients. In certain cases, we may employ financial professionals that are not client-facing. These professionals earn a base salary and occasionally receive small bonuses for completed assigned projects.

More detailed information, including fee schedules, conflicts of interests, and other disclosures are available in our ADV Part 2A Firm Brochure and Appendix 1 Wrap Fee Program Brochure, which can be found at: <https://adviserinfo.sec.gov/>.

Item 4. Disciplinary History

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

No. We have no legal or disciplinary actions in our history as a registered investment advisor. Regardless, we encourage you to visit Investor.gov/CRS for a free and simple search tool to research any of our financial professionals.

Conversation Starter: In addition, feel free to ask: “*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 Stangier Wealth Management and receive a copy of this Client Relationship Summary by visiting our website at www.stangierwealthmanagement.com or by contacting (503) 257-0057. We are always available to answer any of your questions.

Conversation Starter: If you do 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 adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*”