

Roehl & Yi Retail Investor Services and Capabilities

For a Personal Wealth of Reasons

• ROEHL & YI •
INVESTMENT ADVISORS, LLC

Introduction

Roehl & Yi is an independent wealth management firm located in Eugene, Oregon and is registered with the U.S. Securities and Exchange Commission as an investment advisor. Established in 1982, we hold the foundational values of teamwork, integrity, stability, and professionalism—we are the financial advisors you can trust. We serve clients across the West Coast, from northern California to Washington, ranging from high-net-worth individuals to qualified retirement plans, foundations, and endowments. Brokerage and investment advisory services and fees differ and it's important for you to understand the differences. Free and simple tools are available to you at <http://investor.gov/crs>, which also provides educational materials about investment advisors and investing.



We encourage questions and welcome open conversations.

Ask Roehl & Yi:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *What is your relevant experience, including your licenses, education, and other qualifications?*

Relationships and Services

Our services include financial planning, wealth management, investment advisory to retail clients, and retirement consulting. As part of our standard wealth management services, we monitor investments that we actively manage on an ongoing basis. There are no material limitations to our monitoring. We accept discretionary authority to implement recommended transactions in client accounts. The level of discretion is determined by our agreement. We don't offer proprietary products. We offer advice on mutual funds, exchange-traded funds ("ETFs"), individual debt and equity securities, and independent investment managers ("Independent Managers"), as well as the securities components of variable annuities and variable life insurance contracts. Our services are normally subject to a minimum account value of \$2,000,000. Our investment advisory services are fully described in our Form ADV Part 2A ("Disclosure Brochure") and Appendix I of Form ADV Part 2 ("Wrap Brochure").

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure or Items 4A and 5 of our Wrap Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/109258>

Ask Roehl & Yi:

- *How will you choose investments to recommend to me?*
- *How will Roehl & Yi help me protect and continue to expand the assets I've accumulated?*

Fees, Costs, Conflicts, and Standard of Conduct

We offer our services on a fee basis to retail investors. A fixed or hourly fee arrangement is an option for one-time financial planning and investment consulting. We also offer an asset-based fee for ongoing financial planning and wealth management services. For single project-based services, our fee is due upon delivery of the services. For ongoing services, the annual fee is pro-rated and charged quarterly. For assets managed through our wrap program, the asset-based fee will include most transaction costs and fees paid to a custodian or bank that has custody of the assets. In addition to the advisory fees paid to us, you may incur certain charges imposed by third parties like custodians or Independent Managers. These additional charges may include transaction costs, custodial fees, advisory fees charged by Independent Managers, charges imposed directly by a mutual fund or ETF (as disclosed in the fund's prospectus), reporting charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Please make sure you understand what fees and costs you are paying. Additional information about our fees can be found in Item 5 of our Disclosure Brochure or Item 4 our Wrap Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/109258>

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The more assets there are in your advisory account potentially the more you will pay in fees. The firm may therefore have an incentive to encourage you to increase the assets in your account. You will pay fees and expenses whether you make or lose money on your investments. Fees and expenses will reduce the amount of money you make on your investments over time.

Ask Roehl & Yi:

- *How do fees and costs affect my investments?*
- *If I have \$5,000 to invest, how much goes toward fees versus being directly invested?*

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 advisor, we have to act in your best interest and will not put our interests ahead of yours. At the same time, our fee arrangement may create potential conflicts of interest. You should understand and ask us about these conflicts because they could affect the investment advice we provide. Here is an example to help you understand what this means: our firm can receive compensation from third parties when we recommend life and disability insurance products to you.

Ask Roehl & Yi:

- *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 based on the following factors and may provide conflicts of interest:

- Salary. This may result in a disincentive to ensure investment performance is maximized.
- Our fees for fixed income Independent Managers are lower than for equity managers. This could result in an incentive to recommend clients hold more assets with equity Independent Managers.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

Yes. Please visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Ask Roehl & Yi:

- *As a financial professional, do you have any disciplinary history?*

Additional Information

You can find additional information about our services on our website at <https://roehl-yi.com/>. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at compliance@roehl-yi.com or call us at (541) 683-2085.

Ask Roehl & Yi:

- *Who is my primary contact person?*
- *Who can I talk to if I have concerns about how this person is treating me?*