

DISCLOSURE BROCHURE

January 2017

This brochure provides information about the qualifications and business practices of Skyline Financial Northwest, Inc. (DBA Skyline Financial Northwest). If you have any questions about the contents of this brochure, you can reach us using the contact information provided below. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Additional information about Skyline Financial Northwest is also available from FINRA at 800-289-9999 and www.adviserinfo.sec.gov (CRD # 146844) and the State of Oregon at the Department of Consumer & Business Services Division of Finance and Corporate Securities at www.cbs.state.or.us/dfcs/online.html.

Material Changes

Since our last update in January 2016, the following changes have occurred at the firm:

Marc Triller joined the firm as an investment advisor representative.

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Advisory Business

Skyline Financial Northwest, Inc. (SFNW) is a fee only financial planning and investment advisory firm established and licensed in the state of Oregon in 2008 by Aaron Hillman, one of its principal owners. Aaron is President and majority owner of the firm. His partner Jeff Price is Secretary and a principal owner.

Advisory Services

SFNW provides investment advisory services for individuals, trusts, estates, small businesses, and other investment advisory firms. Investment advice can take four primary forms:

- Discretionary investment management services using a 3rd party custodian
- Acting as an advisor consultant or fiduciary advisor on qualified retirement plans (such as 401(k)'s and 403(b)'s for plan sponsors)
- One time asset allocation and/or security recommendation
- One time investment alternatives analysis and recommendations (e.g. residential or commercial real estate opportunities, purchases of private businesses, etc.)

Investment Philosophy and Style

SFNW believes that each client's situation and needs are unique, and that their investment portfolio should match. In order to act on this belief, it is important that each client (with the help of their investment advisor) create an Investment Policy Statement (IPS) that captures the essence of the client's situation and investment personality. SFNW then uses the IPS to set boundary conditions on the types of securities to be included in the client's account, and then uses both publicly available, and subscription service data to do fundamental, technical, and cyclical analysis of the securities and security products to select the specific investments to be held.

At SFNW we believe the best possible investment style is to use passive investment vehicles to build a highly engineered, well diversified portfolio at the lowest possible total cost to the client. By keeping the fees in the client's account to a minimum we believe that an investor has a much better chance of achieving their investment goals.

Types of Investments

SFNW offers advice on and uses a variety of investment products and services for its clients. SFNW will develop an Investment Policy Statement (IPS) with each of its investment advisory clients that will be individually tailored to their needs, wishes, goals, and risk tolerance profile. The IPS will then be used by the investment advisor to select the appropriate investments for the client's account. The types of investments on which SFNW offers advice are listed below:

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- Equity Securities
 - Exchange listed securities
 - Securities traded over the counter (OTC)
 - Foreign issuers
- Corporate debt securities (not commercial paper)
- Certificates of deposit (CD's)
- Municipal securities (muni's)
- Investment company securities
 - Mutual funds
 - Variable annuities¹
 - Variable life insurance²
- United States government securities
- Options contracts on:³
 - Securities
- Interest in partnerships investing in:
 - Real Estate
 - Oil and Gas interests

Assets Under Management

As of January 1, 2017, SFNW had a total of \$51,196,000 under management.
 \$42,390,000 of the total is in discretionary individual and family accounts
 \$7,900,000 of the total is non-discretionary qualified plan assets
 \$906,000 of the total is discretionary qualified plan assets

Financial Planning Conflict of Interest Disclosure

In the course of business, there may be situations where a conflict of interest between the advisor and the client may exist. We at Skyline Financial Northwest have specifically selected a compensation methodology, fee only advice, which we believe minimizes that possibility. By charging a specific percentage of assets to manage money we are free to recommend any investment approach without the consequence of impacting our own compensation.

We do not sell any investment products or insurance which typically generates a commission for the person selling it. Because we do not sell these products, we are free to give advice in these

¹ SFNW will render advice on variable annuities, but does not sell them.

² SFNW will render advice on variable life insurance, but does not sell policies.

³ SFNW does not buy or sell options for client accounts except to liquidate existing incoming positions.

areas in the course of financial planning that will be strictly for the benefit of the client, and have no impact upon the advisor's compensation.

In the course of financial planning or providing investment services, it may be the case that you need a referral to a legal, insurance, or tax professional. Skyline Financial Northwest has a list of service providers that we have experience with through clients or personally, and feel confident referring new clients or prospects to. We do not have any arrangements, whether formal or informal with any service providers for compensation or quid pro quo in exchange for these referrals.

State of California Required Disclosure Language:

A conflict of interest exists between the interests of the investment advisor and the interests of the client. Clients are under no obligation to act upon the investment advisor's recommendations. If a client elects to act upon any of the recommendations, the client is under no obligation to effect the transaction through the investment advisor.

Fees and Compensation

SFNW provides two related, but distinctly separate services to our clients; Financial Planning and Investment Advice. Because not all clients need both services we have chosen to charge for each service separately. For investment advisory clients with accounts larger than \$500,000, we offer a discount on our financial planning services. Please refer to the *Managed Account Fee Structure* section below for details.

Financial Planning Fees

For financial planning work, SFNW can charge by the hour or on a fixed price for a fixed scope basis as agreed to in advance by the client and the advisor. If a client terminates a financial planning contract before the end of the engagement, and they have paid some or their entire fee in advance a refund will be calculated based upon the hours already spent on their plan and the then current hourly rate of the advisor and support staff. These rates as of today are:

- \$50/hour for support staff
- \$150/hour for non-CFP® advisors
- \$250/hour for CFP® advisors

SFNW and its employees and officers do not receive any compensation either directly or indirectly for recommending specific financial or insurance products. We are a fee only firm and only receive compensation through the fees we charge directly to our clients.

Fixed fee planning projects are subject to a \$1,200 minimum.

A client may terminate a financial planning agreement at any time for any reason. The client must submit a written termination request at which time all earned planning fees are due and payable. If the advisory fees are for a "fixed fee" service and the service is incomplete, the charge will be based on our hourly rate (as of the date of the contract) for time already spent on the service up to a maximum of the full contracted fee.

Investment Advisory Fees

SFNW is compensated for its services through one, or more of the following methods:

- A percentage of assets under management. For specific rates, see the *Managed Account Fee Structure* section below.
- Negotiated rates.

Managed Account Fee Structure

<u>Account Assets</u>	<u>Annual Fee</u>
Less than \$1,000,000	0.90% ^{4,5}
Next \$1,000,000	0.75% ⁶
Next \$3,000,000	0.60%
Over \$5,000,000	0.45%

Advisory fees are charged in arrears monthly based on the average account balance for the period subject to an annual minimum fee of \$2,000 per client. Clients will be invoiced, and fees will be deducted from the account for which the services are provided unless otherwise arranged at the account set up.

⁴ Minimum account advisory fee of \$2,000 per year applies.

⁵ Accounts exceeding \$500,000 receive a 50% discount on financial planning services

⁶ Accounts exceeding \$1,000,000 receive a 100% discount on financial planning services

If a client wishes to terminate the advisory service on an account, request for termination must be in writing. Termination of advisory service will be effective the day of receipt of the request. Advisory fees will be due for services through that date, and will be immediately payable.

Fee Example:

<u>Account Value</u>	<u>Amount @ Rate</u>	<u>Annual Fee (\$)</u>	<u>Effective Rate</u>
\$200,000	+ \$200,000 @ 0.90% is less than annual minimum account fee so, minimum applies (\$2,000/yr)	\$2,000	1.00%
\$250,000	+ \$250,000 @ 0.90%	\$2,250	0.90%
\$1,500,000	+ \$1,000,000 @ 0.90% + \$500,000 @ 0.75%	\$12,750	0.85%
\$5,000,000	+ \$1,000,000 @ 0.90% + \$1,000,000 @ 0.75% + \$3,000,000 @ 0.60%	\$34,500	0.69%

Account Fees and Expenses

As of the date of this disclosure SFNW only works with Scottrade (www.Scottrade.com), TD Ameritrade (www.tdameritrade.com), and Schwab (www.Schwab.com) as custodians and brokers for client accounts. Scottrade’s schedule of fees and charges can be viewed online at: http://www.scottrade.com/online_trading_commissions/investment_fees.asp

TD Ameritrade’s Schedule of fees and charges can be viewed online at: <https://www.tdameritrade.com/pricing.page#Stocks>

Schwab’s Schedule of fees and charges can be viewed online at: http://www.schwab.com/public/schwab/investing/pricing_services/fees_minimums

In general, fees charged by Scottrade, TD Ameritrade, and Schwab are for specific optional services requested by the client (e.g. duplicate statements, written trade confirmations, etc.), and not for simply maintaining an account with the custodian. Fees charged by Scottrade, TD Ameritrade, and Schwab are set and controlled by them, and are subject to change at any time. SFNW does not receive any compensation or portion of any of the fees collected by Scottrade, TD Ameritrade, or Schwab.



Brokerage Fees

As of the date of this disclosure SFNW only works with Scottrade (www.Scottrade.com), TD Ameritrade (www.tdameritrade.com), and Schwab (www.Schwab.com) as custodians and brokers for client accounts. Scottrade's schedule of brokerage fees and charges can be viewed online at: http://www.scottrade.com/online_trading_commissions/investment_fees.asp.

TD Ameritrade's Schedule of fees and charges can be viewed online at: <https://www.tdameritrade.com/pricing.page#Stocks>

Schwab's Schedule of fees and charges can be viewed online at: http://www.schwab.com/public/schwab/investing/pricing_services/fees_minimums

SFNW has selected Scottrade, TD Ameritrade, and Schwab specifically because their fee structures are highly competitive when compared to custodians providing similar services. We also take a great deal of care to minimize transactional costs for clients by using ETF's instead of mutual funds where appropriate (ETF trading charges are less than ½ of those for mutual funds), by rebalancing only when necessary (generally once per year), and by aggregating client portfolios across multiple accounts if they are serving the same financial goals (this minimizes the total number of positions that are held by a client).

SFNW does not receive any compensation or portion of any of the fees collected by Scottrade, TD Ameritrade, Schwab.

Security Expenses

Most investment products (mutual funds, ETF's, annuities, private placements, etc.) have internal expenses that are ultimately paid by the client whether they see an invoice or not. These expenses must be disclosed in a prospectus written for that particular security. SFNW specifically recommends and uses securities with no loads and relatively low internal expenses because it is our belief that the less money a client pays in fees, the more likely they are to have good investment results in their accounts.

As of the date of this disclosure, the model portfolios designed and used by SFNW for most client accounts have weighted average fund expense ratios from 0.19% to 0.40% per year.

SFNW does not receive any compensation or portion of any of the fees collected by the securities used in client portfolios.

Performance Based Fees

SFNW does not charge performance based fees.

Pension Consulting Services

SFNW provides pension and qualified retirement plan consulting services to small businesses. We can charge both a consultation fee for retirement plan education and advice as well as an asset based charge on any plans that we consult on or directly manage as a 3(21) or 3(38) fiduciary respectively. The consultation fee will be specified and agreed upon in advance of any work with the plan sponsor or administrator. The asset based charges are listed in the table below. All asset based fees are billed in arrears on a quarterly basis. Advisory fees and/or consultation fees charged by SFNW are in addition to any charges by the other plan service providers such as a Third-Party Administrator, Record Keeper, and/or Trustee.

Asset Amount	Advisory Fee (annual)
Less than \$2M	0.50%
Next \$2M	0.40%
Next \$2M	0.30%
Next \$4M	0.25%
Next \$10M	0.20%
Above \$20M	0.10%

General Fee Disclosure

Lower fees for comparable service may be available from other sources.

Our Clients

SFNW provides investment advisory and financial planning services to individuals, small businesses, trusts, and qualified retirement plans.

Conditions for Managing Accounts

SFNW is committed to helping as many clients as possible without compromising quality of service. We have made our conditions for potential clients as wide as possible while still keeping in mind that the business must be profitable to be sustainable. All accounts must meet at least one of the conditions listed below:

- Account assets must exceed \$200,000, or
- Account can have any asset amount as long as the client has been a customer of SFNW continuously for the previous 3 years, and met the first condition for at least 2 years, or

- Account can have any amount of assets as long as the client is first a financial planning services customer, and an arrangement is made by the advisor and the client, or
- An individual arrangement is made that is mutually acceptable to both Skyline Financial Northwest, Inc. and the investor. Such an arrangement will be in writing and signed by both parties.

Regardless of account balance, all clients are subject to the \$2,000 annual minimum asset charge.

Investment Style and Associated Risk

SFNW uses data from both public and subscription sources to evaluate individual securities, and portfolios of securities. Our method of analysis uses statistical information about past performance of securities and sectors to determine an appropriate asset allocation for a given amount of risk.

Investing by its very nature involves risk. This risk comes in various forms. The specific risks that investment management clients could see are:

- Market risk – this is the risk associated with the movements of an entire market (e.g. emerging markets, US equity markets, etc.)
- Interest rate risk – this is the risk that bond investments carry. When market interest rates rise, bond prices typically fall. The longer the term of the bond, the farther they typically fall.
- Purchasing power risk – clients with very conservative portfolios are at risk for losing the purchasing power of their money due to inflation. Very conservative portfolios typically do a good job of preserving principal, but do not do a good job of keeping up with inflation.

Accounts managed by SFNW are not guaranteed and can lose money. Advisors at SFNW work with clients during the process of building and reviewing their Investment Policy Statement to assist them in making the right choices for the amount and type of risk(s) they should take. Additionally, SFNW maintains broadly diversified portfolios for clients in an attempt to reduce the risk inherent to them as much as possible.

Disciplinary Information

As of the date of this disclosure, Skyline Financial Northwest, Inc. and all of its advisors have never been involved in any disciplinary action or event whether criminal or administrative.

Other Financial Industry Activities and Affiliations

SFNW, its employees, and its advisors do not have any affiliation with any other financial services firm or provider.

Code of Ethics, Participation or Interest in Client Transactions

SFNW believes any investment advisor worth their title will hold the same investments or investment products as those recommended to clients. As such SFNW owners and employee will at various times have investments in the same securities as those held by clients, which could present an opportunity for a conflict of interest. To prevent self-dealing or the appearance of self-dealing, Skyline Financial Northwest has adopted a Code of Ethics and a set of procedures that provide for transparency and ensure ethical behavior. Specific to trading in securities, the procedure is as follows:

- 1) All securities transactions for client accounts will be done in accordance with the guidelines or goals set out in the client's personal Investment Policy Statement (IPS).
- 2) All securities transactions for Skyline Financial Northwest's private accounts will be done simultaneously with (if the brokerage tools available allow for transaction grouping) or after client account transactions are done for the same security.

Ethical, competent, effective service is of the utmost importance to Skyline Financial Northwest and its employees. Without both the reality and the appearance of such service our business will fail. In acknowledgement of this fact, Skyline Financial Northwest has established a code of ethics to ensure that our service meets the highest standard of fair and ethical dealing. A one sentence summary of our code of ethics and corporate culture is:

"In all things, owners and employees of SFNW will act in a way that puts the clients' interest before their own."

All clients will be provided a complete Skyline Financial Northwest code of ethics upon request.

Language required by the state of California:

SFNW and its related persons do not recommend, buy or sell for client accounts, securities in which SFNW or related person have a material interest. In general, if a conflict of interest arises, we specifically call it to the attention of our clients, and then give our recommendation.

All material conflicts of interest have been disclosed.

Investment and Brokerage Selection Discretion

SFNW uses Scottrade, TD Ameritrade, and Schwab to custody client assets and provide brokerage services for client accounts. SFNW does receive discounts or free products and services from each of the custodians that it works with that it would have to otherwise pay for. Receipt of these discounts and/or free products constitutes a conflict of interest between SFNW and the client. We could have an incentive to recommend a custodian based on our interest in receiving these products and services rather than the best execution in client accounts.

The selection and recommendation of Scottrade, TD Ameritrade, and Schwab for these services was made after a thorough examination of the available custodial options, and is done wholly based upon the value and quality of services provided by them to our clients. Brokerage charges paid by SFNW clients are at the published rates for all three custodians (i.e. no mark ups or mark downs). All clients are given the option to work with any of the three custodians that we have chosen to have relationships with.

Specific products and discounts we receive are:

- Docusign (TD Ameritrade & Schwab) - free
- Money Guide Pro (Scottrade) – discount
- Salesforce (TD Ameritrade) - discount

On a case by case basis SFNW may choose to manage client accounts at custodians other than Scottrade, TD Ameritrade, and Schwab. In general, we avoid this if at all possible as it creates logistical, administrative, and compliance difficulties. Additionally, working with other custodians may cause the client to have poorer transaction execution and higher costs than if they work with our three designated custodians.

Not all advisors require their clients to use a specific brokerage.

SFNW may or may not aggregate client trades. This will not impact the cost seen by clients in either case at any of our current custodians.

Account Review and Reports

Every account will receive an annual review which will include individual security performance review, asset allocation, and client investment policy statement review and matching with account allocations. Other triggers for account review will be client request, individual security developments, and client life events. The reviews will be conducted by an Investment Advisor from Skyline Financial Northwest using the IPS as a guide for investment policy, and asset choice.

Monthly statements will be provided to the clients from their account custodian (broker/dealer). Skyline Financial will provide quarterly and annual account statement for each account no later than 45 days after the close of the calendar year. In addition, the investment advisor and client will meet annually on or around the investment advisory contract signing anniversary. At this meeting a supplemental annual statement will be provided and reviewed with the client focusing on medium and longer term performance, asset allocation, and expenses.

Client Referrals and Other Compensation

From time to time we may recommend the services of other professional services providers such as accountants, attorneys, real estate agents, mortgage brokers, or other services as may be appropriate. SFNW, its employees, and its advisors do not receive compensation in any form including quid pro quo for these referrals. The professional service providers that we recommend are chosen based on our judgment of their competence, value, personality type, and sometimes geographical location.

Custody

At no time does SFNW, its employees, or advisors have or maintain custody of client assets. Client assets are held at third party custodian(s). That custodian will provide the client with regular account statements. Clients should compare the statements provided by the custodian to those provided by SFNW.

Unless otherwise arranged, SFNW withdraws investment advisory fees directly from client accounts at the custodian. Safeguards for this process are as follows:

- a. The client is sent electronically an invoice in advance of fee extraction.
- b. At the time of fee extraction, the custodian is given an invoice for the same fees.
- c. The custodian sends our clients statements of all transactions in their accounts at least quarterly.
- d. Our clients must authorize in writing said fee extraction at the beginning of our relationship

Investment Discretion

As indicated in the advisory client contract, the investment advisor will have full discretion over both which security and how much of that security to be purchased or sold within a client's account(s), limited only by:

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- Any applicable regulation set forth by the state of registration, the SEC, or any self-regulatory organization that has authority over SFNW or the client account.
- The Investment Policy Statement (IPS) created together by the client and the investment advisor representative, and signed by both parties at the commencement of the contract.^{7,8}
- The security is in the list of products/securities in the “Types of Investments” section of this document.
- The investment is available through the custodian chosen by the client.

Voting of Proxies

The client is responsible for voting proxies on securities held in their accounts. Proxy statements will be sent directly from the custodian to the client. SFNW and its advisors will be available to clients to answer questions regarding proxy issues.

Financial Information

Because of our specific business practices relating to collection of fees and custody of assets SFNW is not required to disclose to the public its balance sheet. A third party prepared unaudited balance sheet is provided by SFNW to the State of Oregon on an annual basis as part of its license renewal process.

SFNW does not require pre-payment of more than \$500 in fees per client, six months or more in advance.

The People of Skyline

SFNW is in the business of giving investment and financial planning advice, and as such believes that a broad yet thorough understanding of personal finance and investments is necessary to properly advise clients. All of our advisors have completed or are working through studies specifically created for financial planning and investment management.

⁷ The IPS can be altered at any future date by agreement of both parties.

⁸ The IPS is not a contract. The investment advisor may at their discretion choose to deviate from the IPS if they deem it prudent to do so. Deviations from the IPS will be discussed with the client at the next client-advisor meeting.

Aaron D. Hillman, CFP®, age 44, CRD # 5517804

Formal Education:

University of Portland - Executive Certificate in Financial Planning (2008)
Oregon State University - graduate studies in electrical engineering (2001-2002)
Oregon Graduate Institute - graduate studies in material science (1998-1999)
Oregon State University B.S. Mechanical Engineering (1990-1996)

Business Experience:

Principal and Advisor, Skyline Financial Northwest, Inc. (2008-present)
Financial Advisor, Cascade Wealth Management (7/2009 – 10/2010)
General Partner, Quest Equity, LLC (2006-2008)
General Partner, OPM, LLC, a rental real estate company (2003-present)
Electrical Test Development Engineer for Intel, Portland Oregon (2005-2007)
Research and Development Engineer for Hewlett Packard, Corvallis Oregon (2000-2005)
Mechanical Engineer for Wacker Siltronic, Portland Oregon (1996-2000)

Exams Passed:

Series 65 – Investment Advisor

Registered in States:

Oregon, Washington, California

Jeff Price, age 40, CRD # 5649309

Formal Education:

University of Washington - Bachelor of Arts in Business Administration (1994-1998)

Business Experience:

Principal and Advisor, Skyline Financial Northwest, Inc. (2009 to present)
General Partner, OPM, LLC. a rental real estate company (2003-present)
General Partner, 2J, LLC. a rental real estate company (2006-present)
General Partner, JSP LLC. a rental real estate company (2001-present)
Regional Sales Manager, Hollister Inc. a medical device company (2010 – present)
Regional Sales Manager, Covidien Ltd. a Medical Device Company (2004-2010)
Assistant Branch Manager, Aura Hardwoods Inc. a lumber and plywood distributor (2000-2004)

Exams Passed:

Series 65 – Investment Advisor

Registered in States:

Oregon, Washington, California

Scott Frey, age 27, CRD # 6019842

Formal Education:

New York University – B.A. Philosophy (2011-2013)
United States Military Academy at West Point – (2007-2009)

Business Experience:

Financial Advisor – Skyline Financial Northwest, Inc. (2013-present)
Intern – Skyline Financial Northwest, Inc. (Summer 2012)
Marketing Coordinator – McDonald, Park, & Crew, LLP (2009-2011)

Exams Passed:

Series 65 – Investment Advisor

Registered in States:

Oregon, Washington, California

Scott M. Emblen, CFP®, CDFIA®, age 48, CRD # 3089139

Formal Education:

Extension Certificate, Personal Financial Planning – University of California, Santa Cruz (2001)
B.S., Communications – Oregon State University (1992)

Business Experience:

Financial Advisor, Skyline Financial Northwest, Inc. (1/2015 – Present)
Financial Advisor, Springwater Wealth Management, LLC (5/2013 – 12/2014)
Financial Advisor, Maas Capital Advisors, LLC (7/2010 – 10/2013)
Financial Advisor, Hewins Financial Advisors, LLC (10/2006 – 2/2012)
Investment Specialist, Charles Schwab (2/2000 – 12/2002)

Exams Passed:

Series 7, General Securities Representative (1998)
Series 63, Uniform Securities Agent Laws (1998)
Series 65, Investment Advisor (1999)

Registered in States:

Oregon, Washington, California

Marc Triller, age 28, CRD #6728473

Formal Education:

United States Military Academy - BS in Foreign Area Studies and French (2007-2011)

Business Experience:

Financial Advisor, Skyline Financial Northwest, Inc. (2017-present)

Intern, Skyline Financial Northwest, Inc. (Winter 2016)

Active Duty US Army Officer (2011-2016)

Assistant Operations Officer, Fort Lewis, Washington (2015-2016)

Student, Captain's Career Course, Fort Benning, Georgia (2014-2015)

Company Executive Officer, Kandahar, Afghanistan and Vilseck, Germany (2013-2014)

Platoon Leader, Vilseck, Germany and Kandahar, Afghanistan (2012-2013)

Student, Ranger/Airborne School and Infantry Basic Officer Leadership Course, Fort Benning, Georgia (2011-2012)

Exams Passed:

Series 65, Investment Advisor (2017)

Registered in States:

Oregon, Washington, California

Other Business Activities

Aaron D. Hillman

OPM, LLC - This business requires periodic attention to deal with property analysis for potential acquisition, management of existing property holdings (non-maintenance related), and other business activities related to the acquisition and management of the real estate rental portfolio. This business is a private business, and does not accept money from investors outside of the current partnership. Total time spent on the business is 1 hour per week.

Jeff S. Price

OPM, LLC - This business requires periodic attention to deal with property analysis for potential acquisition, management of existing property holdings (non-maintenance related), and other business activities related to the acquisition and management of the real estate rental portfolio. This business is a private business, and does not accept money from investors outside of the current partnership. Total time spent on the business is 1 hour per week.

SFNW does not charge performance based fees.

SFNW, its employees, and its contractors have never been involved in or found liable in any civil, criminal, or administrative action by a court or self-regulatory organization.

SFNW, its employees, and its contractors do not have a relationship or arrangement with any issuer of securities.

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