

Relationship Summary

Paracle Advisors, LLC

An investment advisor registered with the Securities and Exchange Commission.

March 15, 2021

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

We are an investment advisor and provide investment advisory services rather than brokerage services. This document gives you a summary of the types of services we provide and how we are compensated. Following are some common questions that you can ask us:

Is an Investment Advisory Account right for me?

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments you recommend to me?

What is your relevant experience, including your licenses, education, and other qualifications?

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

What are your legal obligations to me when acting as my investment advisor?

How do your financial professionals make money?

Please contact us with additional questions or requests for additional information. Additionally, you will find free tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

What investment services and advice can you provide me?

Relationships and Services

- *We provide investment advisory services, and financial planning and consulting services on a regular basis. We will discuss your financial goals and design an integrated financial plan and investment strategy to help you achieve your goals. We will regularly monitor your portfolio and provide you with a quarterly update on your portfolio by mail, e-mail or electronic portal.*
- *When you open an advisory account, you will pay an on-going fee based on the value of your assets on a quarterly basis.*
- *We manage accounts on a discretionary basis, which means you give us the authority to make trades in your accounts without asking you in advance. We can select any investments available through the custodian you select to hold your assets. We do not have a minimum account size but do have an annual minimum advisory fee of \$10,000. So, if you have less than \$1,000,000 in assets you will pay more than 1% annually for our services. In some cases, we may have waived our minimum fee based on a familial relationship, grandfathered fee, or otherwise negotiated arrangement.*
- *For some clients we may select an automated investment program called Institutional Intelligent Portfolios™ (“IIP”) provided through Charles Schwab & Company. As this program includes automated trading, there is a potential conflict as our traditional investment program requires manual trading.*

For additional information about our services please refer to our ADV Part 2A and scroll to Items 4, 5 and 7.

What fees will I pay?

Fees, Costs, Conflicts and Standard of Conduct

- For advisory services we charge an ongoing fee that is based on the value of your assets. These fees are charged on a three-month basis. Our standard fee is 1% on the first \$1,000,000; 0.75% on the next \$4,000,000; 0.50% on the next \$5,000,000 and 0.25% on any amount over \$10,000,000. However, we do have clients on a different fee schedule that have been grandfathered or otherwise negotiated.
- In addition to our advisory fees, you are also responsible for all fees charged by Charles Schwab and/or Fidelity (the firm that holds your assets), any independent third-party money manager, as well as fees charged by the actual investments (internal expenses in mutual funds and exchange-traded funds, etc.).
- You will pay fees regardless of the investment performance on your investments. While we believe in the value of services we provide, fees and costs will impact your performance over time. Please make sure you understand what fees and costs you are paying. If helpful, ask us to explain the fees and costs to manage \$1,000,000 for you. For more information on our fees, please refer to our ADV Part 2A and scroll to Item 5.
- Our fee structure creates a potential conflict of interest as our fees are determined by the amount of assets we manage, incentivizing us to obtain and retain more assets under our management.

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?”

When we act as your investment advisor, we must 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.

For more information on conflicts, please refer to our ADV Part 2A.

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

No. None of our financial professionals have disciplinary events. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple tool to research us and our investment professionals.

Additional Information

- To obtain our most recent ADV Part 2A, 2B or Relationship Summary, please call us at 206.466.6200.
- If you have any concerns about your treatment as a client, please call us at 206.466.6200 and ask for the Chief Compliance Officer.

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7900 SE 28th Street, Suite 204, Mercer Island, WA 98040, Phone 206.466.6200