

FORM CRS – CLIENT RELATIONSHIP SUMMARY
PACIFIC EDGE ADVISORS, LLC
JUNE 30, 2020

Pacific Edge Advisors, LLC (“PEA”, “Firm”, “we”, “our”, or “us”) is an investment advisory firm registered with the Securities and Exchange Commission (“SEC”). Fees for brokerage and investment advisory services differ and it is important for you to understand the difference. Free and Simple Tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

For retail clients, we provide investment advisory services that includes asset management, comprehensive portfolio management, and financial planning and consulting. For asset management, you have the option to provide us with investment discretion on your behalf. Discretionary authority allows us to decide the type and amount of securities to be bought or sold for your account and when to invest, without consulting you first. You may impose limitations upon this discretion as well. We maintain this discretion until it is revoked (*e.g.*, by termination of our agreement or upon written instruction from you). For financial planning services, we provide a variety of standalone services including investment planning, retirement planning, estate planning, charitable planning, education planning, personal tax planning, real estate analysis, mortgage/debt analysis, insurance analysis, lines of credit evaluation, or personal financial planning. Our comprehensive portfolio management service combines asset management and financial planning or consultation.

Ask one of our financial professionals the following questions:

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?

We tailor our management services to your current financial situation, existing resources, financial goals, and tolerance for risk. We primarily utilize individual stocks, bonds, exchange traded funds, mutual funds, and other public and private securities or investments in our managed portfolios. Once the client portfolio is established, it is continuously and regularly monitored, and if necessary, rebalanced based upon the client’s individual needs, goals and objectives. We generally require a portfolio minimum of \$20,000,000 but reserve the right to waive this minimum.

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. Click [here](http://www.adviserinfo.sec.gov) for a copy or go to www.adviserinfo.sec.gov.

What fees will I pay?

We charge an annual fee for management services that is billed on a prorated basis monthly, in arrears, and based on the average daily balance of your account during the quarter. For asset management accounts, the fee will not exceed 1.50% of your assets under management. For comprehensive portfolio management accounts, the fee will not exceed 2.0% of your assets under management. We do not impose a minimum annual fee. Our fee structure creates a conflict of interest because it gives us an incentive to have you invest more money in your account. For financial planning and consulting, we charge either an hourly rate or a fixed fee, based on the scope and complexity of your engagement. Flat fees range from \$1,500 to \$10,000, and our hourly rate will not exceed \$350.

Ask one of our financial professionals the following questions:

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?

You will also pay fees to third parties in connection with your account, including transaction fees paid to your custodian. These fees are separate from your advisory fees. Additional fees for mutual fund, index fund, or exchange-traded fund investments can include fund management fees, initial or deferred sales charges, mutual fund sales loads, 12b-1 fees, surrender charges, variable annuity fees, IRA and qualified retirement plan fees, and other fund expenses. Private fund

investments are subject to other fees, including a management fee, performance or incentive fee, and other fees as applicable. Our firm does not receive a portion of these fees. 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.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

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 is an example to help you understand what this means.

Ask one of our financial professionals the following questions:

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

We recommend Charles Schwab & Co, Inc. (“Schwab”) to serve as custodian to our clients. Under this arrangement, we receive certain products and services from Schwab at no cost that benefit PEA but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients’ accounts and others help us develop our business. The receipt of such creates a conflict of interest as it gives us an incentive to have clients custody their assets at Schwab.

More detailed information about our conflicts of interest can be found in Items 4, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

How do your financial professionals make money?

Heidi Benavidez and David Emmes are the Managing Partners and co-owners of PEA. For their roles as investment advisors for the Firm, they are each paid a salary and a discretionary bonus. Neither the salary nor bonus is based on or tied to the number of clients that have been referred to PEA or the types of investment products we recommend to clients. In addition, their ownership of PEA entitles them to participate in the profits and losses of the Firm. Additional information about the compensation received by our professionals and any related conflicts of interest are outlined in each professional’s Form ADV Part 2B, which can be obtained by calling us at (949) 718-4527.

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

No. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask one of our financial professionals the following questions:

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

Additional Information

Ask one of our financial professionals the following questions:

Who is my primary contact person? Is he or she a representative of an investment adviser or broker –dealer?

Who can I talk to if I have concerns about how the person is treating me?

You can obtain additional information and/or request a copy of this Form CRS by going to www.adviserinfo.sec.gov or by calling us at (949) 718-4527.