

West Coast Financial, LLC (“we,” “our,” or “us”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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?

We offer investment advisory services to retail investors such as you through the management of your separate account. As part of our standard services, we monitor each account on an ongoing basis and we typically furnish clients with portfolio appraisal reports on a quarterly basis. Our authority to manage a retail investor’s account is usually discretionary, which means that you authorize us to select the identity and amount of securities to be bought or sold, subject to your chosen strategy and stated investment objectives. On occasion, we agree to manage accounts on a non-discretionary basis, which means that we must obtain the client’s consent prior to transacting in any portfolio trades. For most retail investors, we generally limit purchases to publicly traded equity and debt securities, money market instruments, real estate investment trusts, and mutual funds. We also offer financial planning services, at no additional cost, which focus on long-term cash flow analysis used to determine an appropriate asset allocation. We offer retainer services for clients with dissimilar assets such as low cost basis stock. We also offer real estate consulting. Limitations on investments typically include limitations by plan sponsors, mutual fund selections of no-load or waived load funds, and client-imposed limitations. There is no minimum amount to open or maintain an investment advisory account.

Additional Information: Please also see Items 4, 7 and 13 of Form ADV, Part 2A.

Conversation Starters - Ask your financial professional:

- **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?**

What fees will I pay?

We charge a fee based on the total assets in your account. This fee, which is payable quarterly in arrears, is calculated from the following schedule, which shows the annual rate for each range of assets in your account: 1.25% for \$0 to \$500,000; 0.85% for \$500,001 to \$5,000,000; 0.65% for \$5,000,001 to \$10,000,000; and 0.35% for \$10,000,001 and over. There is a minimum annual advisory fee of \$7,500, and we generally combine family accounts to meet the minimum. The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Our fee does not include (and you will pay separately) any applicable charges imposed by custodians, brokers and other third parties such as brokerage commissions, transaction fees, custodial fees, wire transfer and electronic fund fees, and other fees and taxes on your account and on the securities transactions in your account. Money market funds, mutual funds, and ETFs also charge their own internal management fees. Financial planning services, as applicable, are integrated as part of our wealth management services and are provided at no additional cost. Fees for retainer and consulting services are determined based on a mutually agreed upon flat fee, and there is a minimum annual fee of \$7,500 for retainer services. Fees for retainer and consulting services are payable quarterly in arrears.

Additional Information: 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. Please also see Item 5 of Form ADV, Part 2A.

Conversation Starter - Ask your financial professional:

- **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. We offer our own real estate investment funds (the “Funds”) to clients. While advisory clients do not pay additional fees for investing in the Funds, we have an incentive to grow the assets in the Funds. Custodians provide economic benefits to us in the form of support products and services they generally make available to independent investment advisers whose clients maintain their accounts with the custodians. These products and services, and the conflicts of interest they create if we utilize them, are described further in Item 12 of our Form ADV, Part 2A brochure. We have an incentive to recommend that clients maintain their accounts with such custodians in order to continue receiving their products and services.

Additional Information: Please also see Items 10-12, 14 of Form ADV, Part 2A.

Conversation Starter - Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals earn salaries and, when applicable, merit bonuses for performing advisory functions. For more information regarding these activities, *please refer to Item 10 of Form ADV, Part 2A and your financial professional’s Form ADV, Part 2B Supplement.*

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

No, we do not. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter - Ask your financial professional:

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

Additional Information

You can find additional information about us and our advisory services at www.wcfinc.com. If you would like up-to-date information and/or a copy of this relationship summary, please call (805) 962-9131.

Conversation Starter - Ask your financial professional:

- **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?**