



Is an Investment Advisory Account Right for you?

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

Washington Park Advisors (“Washington Park”) is a DBA of tru Independence Asset Management, LLC who is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory service fees can 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services.

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors including investment management services and investment advisory services.

If you retain our firm for investment management services, you will pay an ongoing asset-based fee at the end of each quarter for our services, based on the value of the cash and investments in your advisory account on the last day of the quarter. We will meet with you in person, if possible, otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio on an ongoing basis. Our discretionary investment management services give us the authorization to manage your account regarding the purchase and/or sale of investments without your approval prior to each transaction until the termination of our agreement. You may limit our discretion by providing our firm with your restrictions and guidelines in writing.

We offer investment management services to individuals, trusts, estates, charitable organizations, corporations, and other business entities.

In general, we require a minimum starting value of \$500,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account value. **For additional information, please see Washington Park’s ADV at www.advisersinfo.sec.gov (ADV, Part 2A brochure, items 4 and 7).**

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?*

Fees, Costs, Conflicts, and Standard of Conduct.

What Fees Will I Pay?

For Investment Management Services you will be charged an ongoing management fee based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are charged quarterly, in arrears, based upon the market value of the assets being managed by the Firm on the last day of the billing period. The asset-based fee reduces the value of your account and will be deducted from your account unless you give instructions for the fee to be paid from another account. Our current fee schedule is described in Item 5 of the Form ADV Part 2. **For additional information, please see Washington Park’s [ADV, Part 2A brochure, item 5.](#)**

Investment management clients generally pay a tiered management fee ranging up to 1.00%, depending on the size of your account. At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. Combining account values will increase your total assets under management, which may result in you paying a reduced advisory fee percentage. Although the effective management fee rate will decrease as your account value increases, the total management fees paid will increase as the value increases. Therefore, we generally have an incentive to encourage transferring or depositing additional assets into your account.

Washington Park Advisors

Form CRS - Customer Relationship Summary

January 1, 2024

Other fees and costs may include custodian fees and account maintenance fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

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.

Conversation Starters. 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 are held to a fiduciary standard that covers our entire investment advisory relationship with you. We act in your best interest and will 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 conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

Washington Park and its Investment Advisor Representatives (IARs) are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we mitigate by maintaining a Code of Ethics and compliance program that sets forth a standard of conduct that must be adhered to by all Firm personnel.

For additional information, please see Washington Park's ADV at www.adviserinfo.sec.gov (Part 2A brochure, item 10).

Conversation Starters. 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 are paid a salary, commissions, and discretionary bonuses based on company, team, and individual performance.

Disciplinary History

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

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

Conversation Starters. Ask your financial professional –

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Paul Wittman or Matt Schaefer at (503) 222-9917. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account, or a financial professional, you may contact us in writing at 9755 SW Barnes Road, Suite 620, Portland, OR 97225.

Conversation Starters. Ask your financial professional –

- *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 this person is treating me?*