

**FORM ADV PART 2A  
DISCLOSURE BROCHURE**



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This brochure provides information about the qualifications and business practices of Elevation Capital Advisory, LLC. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 541-728-0321. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Elevation Capital Advisory, LLC (CRD #171743) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**March 31, 2023**

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## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

This update is in accordance with the annual filing requirements for investment advisors. Since the last filing of this brochure on March 30, 2022, the Account Minimum has been raised to \$200,000 (see Item 7)

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### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

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## **Item 4: Advisory Business**

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### **Firm Description**

Elevation Capital Advisory, LLC dba Elevation Capital Advisory (“ECA”) was founded in 2014 and became registered to offer investment advisory services in 2015. Ryan Sanford is 100% owner.

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### **Types of Advisory Services**

#### **ASSET MANAGEMENT**

ECA offers discretionary and non-discretionary asset management services to advisory Clients. ECA will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize ECA discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. Financial planning is also included as part of asset management services.

#### **Discretionary**

When the Client provides ECA discretionary authority the Client will sign a limited trading authorization or equivalent. ECA will have the authority to execute transactions in the account without seeking Client approval on each transaction.

#### **Non-discretionary**

When the Client elects to use ECA on a non-discretionary basis, ECA will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, ECA will obtain prior Client approval on each and every transaction before executing any transaction.

#### **ONGOING FINANCIAL PLANNING AND CONSULTING**

Financial planning services include a comprehensive evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. ECA will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.

- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

If a conflict of interest exists between the interests of ECA and the interests of the Client, the Client is under no obligation to act upon ECA's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through ECA. Ongoing services will remain in effect year over year unless cancelled in writing by either party by giving the other party thirty (30) days written notice. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty.

#### SEMINARS AND WORKSHOPS

ECA holds seminars and workshops to educate the public on different types of investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given.

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#### **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written Client consent.

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#### **Wrap Fee Programs**

ECA does not sponsor any wrap fee programs.

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#### **Client Assets under Management**

As of December 31, 2022, ECA had \$191,721,424 in discretionary Client assets under management and \$0 in non-discretionary assets under management.

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### **Item 5: Fees and Compensation**

#### **Method of Compensation and Fee Schedule**

##### ASSET MANAGEMENT

ECA offers direct asset management services to advisory Clients. ECA charges an annual investment advisory fee based on the total assets under management of 1.50%.

The annual fee may be negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar

amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

Fees are billed monthly in arrears based on an average daily balance of the account for the previous month. The calculation for the average daily balance is based on the formula  $(A/D) \times (F/P)$ .

A = the sum of the daily balances in the billing period

D = number of days in the billing period

F = annual management fee

P = number of billing periods per year

**For example (based on monthly billing period):** the first step taken using the average-daily-balance calculation method would be to take the average of the values of the Client's account over the course of the entire month. For instance, 25 days at \$1 million plus 6 days at \$500,000 averages out to approximately \$903,226. Based on the formula  $(A/D) \times (F/P)$ , the example would be:  $(903,226) \times (.015/12) = \$1,129.03$ .

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. Clients may terminate advisory services with thirty (30) days written notice. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to ECA. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

#### ONGOING FINANCIAL PLANNING AND CONSULTING

ECA charges a fixed fee with a maximum annual fee of \$3,000 for financial planning. Prior to the planning process the Client will be provided an estimated plan fee. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unpaid earned fees will be due to ECA. Fees for financial plans are due upon the delivery of the plan and then annually thereafter.

Fees are charged monthly in arrears calculated based on the average daily balance of the Account during the billing period. Fees are prorated based on the number of days service is provided during each billing period. If managed account services are commended in the middle of the billing period, the prorated fee for that billing period will be billed in arrears at the end of that billing period.

#### SEMINARS AND WORKSHOPS

ECA holds seminars and workshops to educate the public on different types of investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given. ECA does not charge a fee for attendance to these seminars.

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#### **Client Payment of Fees**

Investment management fees are billed monthly in arrears, meaning that we invoice you after the billing period. Fees are usually deducted from a designated Client account to

facilitate billing. The Client must consent in advance to direct debiting of their investment account.

Co-Advisor fees are billed monthly in arrears.

ECA, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

Estate planning fees are billed directly to the Client.

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### **Additional Client Fees Charged**

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transaction fees, postage and handling and miscellaneous fees. For more details on the brokerage practices, see Item 12 of this brochure.

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### **Prepayment of Client Fees**

ECA does not require any prepayment of fees of more than \$1,200 and six months in advance.

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### **External Compensation for the Sale of Securities to Clients**

ECA does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of ECA.

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## **Item 6: Performance-Based Fees and Side-by-Side Management**

### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

ECA does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for ECA to recommend an investment that may carry a higher degree of risk to the Client.

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## **Item 7: Types of Clients**

### **Description**

ECA generally provides investment advice to individuals and high net worth individuals. Client relationships vary in scope and length of service.

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### **Account Minimums**

ECA requires a minimum of \$200,000 to open an account. In certain instances, the minimum account size may be lowered or waived.

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## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

### **Methods of Analysis**

Security analysis methods may include technical analysis and charting. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Technical analysis attempts to predict a future stock price or direction based on market



trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Charting analysis strategy involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

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### **Investment Strategy**

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to ECA. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy. Other strategies may include long-term purchases and short-term purchases.

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### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with ECA:

- *Market Risk:* The prices of securities held by mutual funds in which Clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are

not.

- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the Client's overall portfolio. Small and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a Client invests in open end mutual funds or ETFs, the Client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which Client invests.
- *Foreign Securities Risk:* Funds in which Clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.

- *Long-term purchases:* Long-term investments are those vehicles purchased with the intension of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment’s return will not keep up with inflation.
- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.

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## **Item 9: Disciplinary Information**

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### **~~Criminal or Civil Actions~~**

ECA and its management have not been involved in any criminal or civil action.

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### **Administrative Enforcement Proceedings**

ECA and its management have not been involved in administrative enforcement proceedings.

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### **Self-Regulatory Organization Enforcement Proceedings**

ECA and its management have not been involved in legal or disciplinary events that are material to a Client’s or prospective Client’s evaluation of ECA or the integrity of its management.

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## **Item 10: Other Financial Industry Activities and Affiliations**

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### **~~Broker-Dealer or Representative Registration~~**

ECA is not registered as a broker-dealer and no affiliated representatives of ECA are

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### **~~Futures or Commodity Registration~~**

Neither ECA nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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## **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

President Ryan Sanford has a financial affiliated business as an insurance agent with Elevation Capital Strategies, Inc. Approximately 20% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm’s fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase

these products through another insurance agent of their choosing.

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**Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

ECA does not currently recommend a third-party investment adviser.

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**Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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**Code of Ethics Description**

The affiliated persons (affiliated persons include employees and/or independent contractors) of ECA have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of ECA affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of ECA. The Code reflects ECA and its supervised persons’ responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

ECA’s policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of ECA may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

ECA’s Code is based on the guiding principle that the interests of the Client are our top priority. ECA’s officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client’s interests over the interests of either affiliated persons or the company.

The Code applies to “access” persons. “Access” persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

ECA will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

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**Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

ECA and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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**Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

ECA and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide ECA with

copies of their brokerage statements.

The Chief Compliance Officer of ECA is Ryan Sanford. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

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### **Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

ECA does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide ECA with copies of their brokerage statements.

The Chief Compliance Officer of ECA is Ryan Sanford. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

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## **Item 12: Brokerage Practices**

### **Factors Used to Select Broker-Dealers for Client Transactions**

ECA may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the Client's choosing. ECA will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. ECA relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by ECA.

- *Directed Brokerage*

ECA does not allow directed brokerage accounts.

- *Best Execution*

Investment advisors who manage or supervise Client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. ECA does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*

ECA does not receive soft dollar benefits.

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### **Aggregating Securities Transactions for Client Accounts**

ECA is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of ECA. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

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### **Item 13: Review of Accounts**

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#### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Account reviews are performed quarterly by the Chief Compliance Officer of ECA. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target bands of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

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#### **Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

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#### **Content of Client Provided Reports and Frequency**

Clients receive written account statements no less than monthly for managed accounts. Account statements are issued by ECA's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

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### **Item 14: Client Referrals and Other Compensation**

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#### **Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

ECA does not receive any economic benefits from external sources.

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#### **Advisory Firm Payments for Client Referrals**

ECA does not compensate for Client referrals.

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### **Item 15: Custody**

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#### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by ECA.

ECA is deemed to have constructive custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of ECA.

ECA is also deemed to have limited custody due to its Third-Party Standing Letters of Authorization ("SLOA").

ECA and its qualified custodian meet the following seven (7) conditions in order to avoid maintaining full custody and be subject to the surprise exam requirement:

1. The Client provides an instruction to the qualified custodian, in writing, that includes the Client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.
2. The Client authorizes ECA, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
3. The Client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the Client's authorization and provides a transfer of funds notice to the Client promptly after each transfer.
4. The Client has the ability to terminate or change the instruction to the Client's qualified custodian.
5. ECA has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the Client's instruction.
6. ECA maintains records showing that the third party is not a related party nor located at the same address as ECA.
7. The Client's qualified custodian sends the Client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

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## **Item 16: Investment Discretion**

### **Discretionary Authority for Trading**

If applicable, Client will authorize ECA discretionary authority, via the advisory agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize ECA discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. If however, consent for discretion is not given, ECA will obtain prior Client approval before executing each transaction.

ECA allows Client's to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to ECA in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. ECA does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

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## **Item 17: Voting Client Securities**

### **Proxy Votes**

ECA does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, ECA will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

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## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided because ECA does not serve as a custodian for Client funds or securities and ECA does not require prepayment of fees of more than \$1200 per Client and six months or more in advance.

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### **Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

ECA has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

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### **Bankruptcy Petitions during the Past Ten Years**

ECA has not had any bankruptcy petitions in the last ten years.



Item 1 Cover Page  
**SUPERVISED PERSON BROCHURE**

FORM ADV PART 2B

Ryan Sanford



**Office Address:**  
775 SW Bonnett Way  
Suite 220  
Bend, OR 97702

Tel: 541-728-0321

[Ryan@elevationcapitalstrategies.com](mailto:Ryan@elevationcapitalstrategies.com)

This brochure supplement provides information about Ryan Sanford and supplements the Elevation Capital Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Ryan Sanford if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Sanford (CRD #6404567) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**March 30, 2022**

**Brochure Supplement (Part 2B of Form ADV)**  
**Supervised Person Brochure Principal**

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**Executive Officer – Ryan Sanford**

- Year of birth: 1974
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**Item 2 - Educational Background and Business Experience**

Educational Background:

- University of Phoenix; MBA - Business; 2012
- University of Phoenix; Bachelor of Science – Accounting; 2009

Business Experience:

- Elevation Capital Advisory, LLC.; President/Chief Compliance Officer; 04/2018-Present
  - Elevation Capital Advisory, LLC.; Investment Advisor Representative; 03/2016-Present
  - Elevation Capital Strategies, Inc; Insurance Agent; 10/2014-Present
  - Global Financial Private Capital, LLC; Investment Advisor Representative; 10/2014 – 07/2017
  - High Tide Seafoods Inc.; Chief Financial Officer; 03/2007 – 10/2014
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**Item 3 - Disciplinary Information**

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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**Item 4 - Other Business Activities Engaged In**

President Ryan Sanford has a financial affiliated business as an insurance agent with Elevation Capital Strategies, Inc. Approximately 20% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm’s fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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**Item 5 - Additional Compensation**

Ryan Sanford receives commissions on the insurance products he sells. He does not receive any performance based fees.

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**Item 6 - Supervision**

Since Ryan Sanford is the sole owner and Chief Compliance Officer of ECA he is solely responsible for all supervision and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm’s Compliance Manual. He can be reached at [Ryan@elevationcapitalstrategies.com](mailto:Ryan@elevationcapitalstrategies.com) or 541-728-0321.

Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Derrick Hanson, ChFC®



**Office Address:**  
775 SW Bonnett Way  
Suite 220  
Bend, OR 97702

Tel: 541-728-0321

[Derrick@elevationcapitalstrategies.com](mailto:Derrick@elevationcapitalstrategies.com)

This brochure supplement provides information about Derrick Hanson and supplements the Elevation Capital Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Derrick Hanson if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Derrick Hanson (CRD #6949347) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**May 21, 2020**

## Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

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**Derrick Hanson, ChFC®**

- Year of birth: 1984
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### Item 2 - Educational Background and Business Experience

Educational Background:

- George Fox University; Bachelor of Science – Mathematics; 2006

Business Experience:

- Elevation Capital Advisory, LLC.; Investment Advisor Representative; 05/2018-Present
- Elevation Capital Strategies, Inc; Insurance Agent; 04/2018-Present
- M Financial Group; Senior Product Analyst; 06/2008 – 03/2018

### Professional Certifications

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*Derrick Hanson* has earned certifications and credentials that are required to be explained in further detail.

**Chartered Financial Consultant® (ChFC®):** Chartered Financial Consultant (ChFC®) is a designation issued by the American College. ChFC® designation requirements:

- Complete ChFC® coursework within five years from the date of initial enrollment.
- Pass the exams for all required elective courses. A minimum score of 70% must be achieved to pass.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Take the Professional Ethics Pledge.

When you achieve your ChFC® designation, you must earn 30 hours of continuing education credit every two years.

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### Item 3 - Disciplinary Information

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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### Item 4 - Other Business Activities Engaged In

Derrick Hanson has a financial affiliated business as an insurance agent with Elevation Capital Strategies, Inc. Approximately 20% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the

Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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**Item 5 - Additional Compensation**

Derrick Hanson receives commissions on the insurance products he sells. He does not receive any performance based fees.

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**Item 6 - Supervision**

Ryan Sanford is the Chief Compliance Officer of ECA. Mr. Sanford reviews Mr. Hanson's work through Client account reviews and quarterly personal transaction reports, as well as face-to face and phone interactions. Mr. Sanford can be reached at [Ryan@elevationcapitalstrategies.com](mailto:Ryan@elevationcapitalstrategies.com) or 541-728-0321.

Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Michael Angus



**Office Address:**  
775 SW Bonnett Way  
Suite 220  
Bend, OR 97702  
  
Tel: 541-728-0321

[Michael@elevationcapitalstrategies.com](mailto:Michael@elevationcapitalstrategies.com)

This brochure supplement provides information about Michael Angus and supplements the Elevation Capital Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Michael Angus if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Angus (CRD #6915250) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**January 17, 2022**

## **Brochure Supplement (Part 2B of Form ADV)**

### **Supervised Person Brochure**

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#### **Investment Adviser Representative- Michael Angus**

- Year of birth: 1994
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#### **Item 2 - Business Experience and Educational Background**

Educational Background:

09/2013- 06/2017; Bachelor of Science in Accountancy; Oregon State University

Business Experience:

- Elevation Capital Advisory; Investment Adviser Representative; 01/2022-Present
  - G5 Search Marketing; Accountant; 07/2018- 12/2021
  - Merit Wealth Management, LLC.; Investment Adviser Representative; 01/2018- 06/2018
  - Merit Wealth Management, LLC.; Client Service Administrator; 01/2017- 06/2018
  - Sweet Tooth Candy Shoppe; Sales Representative; 07/2012- 12/2016
  - Student; 02/2008- 06/2012
- 

#### **Item 3 - Disciplinary Information**

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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#### **Item 4 - Other Business Activities Engaged In**

Michael Angus does not participate in any outside business activities.

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#### **Item 5 - Additional Compensation**

Michael Angus does not receive economic benefits from any person, company, or organization in exchange for providing clients advisory services through Elevation Capital Advisory, LLC.

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#### **Item 6 - Supervision**

Since Ryan Sanford is the sole owner and Chief Compliance Officer of ECA he is solely responsible for all supervision and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at Ryan@elevationcapitalstrategies.com or 541-728-0321.