

# Item 1: Cover Page

## Outpost Advisors, LLC

4619 S. Clearview St.  
Holladay, UT 84117

### **Form ADV Part 2A – Firm Brochure**

(801) 739-6228

Dated January 22, 2024

<https://www.outpostadvisors.net>  
email: mark@outpostadvisors.net

This Brochure provides information about the qualifications and business practices of Outpost Advisors, LLC, “OA”. If you have any questions about the contents of this Brochure, please contact us at (801) 739-6228. 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.

Outpost Advisors, LLC is registered as an Investment Adviser with the State of Utah, the State of Texas, the State of Kentucky, the State of California, the State of Colorado and the State of Ohio. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about OA is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number 300602.

## Item 2: Material Changes

This Firm Brochure, dated January 22, 2024, provides you with a summary of Outpost Advisors, LLC's advisory services and fees, professionals, certain business practices and policies, as well as actual or potential conflicts of interest, among other things. This Item is used to provide our Clients with a summary of new and/or updated information.

1. Annual Update: The Firm is required to update certain information at least annually, within 90 days of our firm's fiscal year end (FYE) of December 31. The Firm will provide Clients either a summary of the revised information with an offer to deliver the full revised Brochure within 120 days of our FYE or the Firm's revised Brochure that will include a summary of those changes in this Item.

2. Material Changes: Should a material change in our operations occur, depending on its nature the Firm will promptly communicate this change to Clients (and it will be summarized in this Item). "Material changes" requiring prompt notification will include changes of ownership or control; location; disciplinary proceedings; significant changes to our advisory services or advisory affiliates - any information that is critical to a client's full understanding of the Firm, how to find the Firm, and how the Firm does business. The following summarizes new or revised disclosures based on information previously provided in our Firm Brochure dated September 7, 2023:

- No material changes since our last update

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# Item 4: Advisory Business

## Description of Advisory Firm

Outpost Advisors, LLC is registered as an Investment Adviser with the States of Utah, Ohio, Kentucky, California, Colorado and Texas. We were founded in January, 2019. Mark Parrett and Steven Manuel are the principal owners of OA. OA currently reports \$33,959,741 in discretionary Assets Under Management as of January 22, 2024.

## Types of Advisory Services

### Investment Management Services

We are in the business of managing individually tailored investment portfolios on a discretionary basis. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

### Use of Third Party Managers, Outside Managers, or Sub-Advisors (TAMPs)

We may offer the use of Third Party Managers, Outside Managers, or Sub-Advisors (TAMPs) for portfolio management services. We assist clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the Outside Manager and reviewing the Outside Manager. Our review process and analysis of outside managers is further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. Fees pertaining to this service are outlined in Item 5 of this brochure.

Currently the Firm recommends First Ascent Asset Management to Clients, dependent upon client needs. The Firm also participates in the Model Marketplace of Altruist LLC, an SEC-registered investment adviser and affiliate of Altruist Financial LLC. We may subscribe client accounts to model portfolios available through Altruist LLC's Model Marketplace, including Altruist LLC-generated portfolios and Third-Party Portfolios, for use by the Firm to assist it in managing or advising client accounts. Altruist LLC and its affiliates do not act as investment advisers or fiduciaries to the Firm's clients. Outpost Advisors is responsible for suitability of all investment decisions and transactions for client accounts subscribed to Model Marketplace model portfolios.

### Financial Planning Packages

We offer two Financial Planning Packages for clients as they begin with our Comprehensive Financial Planning and Investment Management offering, and one program for clients who do not need or desire ongoing planning and investment management. Clients will be able to select the tier that best fits their financial planning needs. The fees are described in Item 5 of this brochure. After the Quick-Start or Standard Package has been completed, clients can continue to receive Ongoing Comprehensive Financial Planning and Investment Management services.

**Quick-Start Package:** Our Quick-Start Package includes the following:

- Assistance in creating accounts at Outpost, transferring assets that the client is engaging with Outpost to manage on a discretionary basis, and establishing investment strategies to manage those assets on an ongoing basis.
- The Outpost Purpose Process - Our proprietary 4-step exercise to guide you in defining you and your family's unique purpose, vision and goals.
- One-on-one Advisor sessions – Each client will walk through the key meetings in our planning process designed to efficiently and thoroughly help you navigate each step of creating and implementing a financial plan.
- The Outpost Financial Plan - At the end of our engagement, you'll have a written plan, based around your stated vision and goals, detailing our recommendations for the deployment of your resources. At this level, your plan will go into depth on up to 4 key goals identified through your planning process, may include, but are not limited to, the areas described below in the Hourly Financial Planning section of this document.
- Ongoing Comprehensive Financial Planning and Investment Management – This package is an entree into an ongoing comprehensive financial planning relationship with Outpost Advisors. Once the package is complete, you'll enjoy access to our advice for any financial or life planning decision that comes your way. We'll assist you with the continued implementation of your plan and offer ongoing investment management services where needed.

**Standard Package:** Our Standard includes all of the items listed above for the Quick-Start Package, plus the following:

- Purpose Process Review and Coaching - We'll walk through the Outpost Purpose Process with you and digest the output together to ensure your family's mission and vision are in place *prior* to developing your financial plan or deploying resources.
- Insurance Audit - No, we don't sell insurance, but we will review each of your existing policies (everything from life insurance, to homeowners and auto policies) and make recommendations for potential savings and/or gaps in coverage.
- Multigenerational Estate Planning Guidance – Plans at this level include estate planning recommendations: everything from guardianship provisions for your children, to multigenerational wealth preservation and transfer strategies.
- Tax Opportunities Analysis – We will analyze your past year's tax return and your projections for the future, identifying opportunities to minimize your family's tax burden.
- Additional Goals Analysis – Instead of just covering 2-3 key areas of concern, our Standard financial planning package provides time for your planner to create in-depth analysis and guidance for up to 10

modules, which include goals such as relocation, major purchases, legacy funds, weddings, or other aspects of the unique outpost you're building.

**Stand-Alone Financial Plan:** This plan includes all of the items in the Standard Package, plus the following:

- Detailed implementation guidance for investment recommendations, including self-managed accounts and employer-sponsored retirement plans. This includes recommendations for specific securities based on available investment options in each account. Because clients opting for a stand-alone plan will not be enrolled in the firm's Ongoing Comprehensive Financial Planning offering, this plan includes time for the client to work with their advisor through meetings and other communication to implement recommendations made in the planning process.
- Two follow-up meetings with a financial advisor to review progress towards implementation of your financial plan and adjust any key areas of the plan as needed. Typically this includes one meeting roughly 3-4 weeks after the plan presentation and a second meeting 9-12 months after the initial plan presentation.

### **Ongoing Comprehensive Financial Planning and Investment Management**

Clients who wish to engage Outpost for ongoing financial planning services, as well as investment management, may elect to enroll in the Firms' Ongoing Comprehensive Financial Planning and Investment management service. If Outpost has produced a written financial plan for the client, that plan and the client's financial situation and goals will be monitored throughout the year. Written plans and/or investment policy statements will be reviewed on an annual basis, for each client participating in Ongoing Comprehensive Financial Planning and Investment Management.

Ongoing Comprehensive Financial Planning and Investment Management services may include, but are not limited to: annual update of a financial plan, goal review and adjustment, online financial dashboard access, major purchase advisement, financial decision consultation, investment allocation review, cash flow support, career development support, job interview practice, debt reduction update, retirement contribution review and update, risk and insurance review, tax planning, and estate planning review. The Adviser and client will meet at least annually, or more frequently as needed, and the Adviser will be available via email throughout the year. When entering into the agreement the client will affirm that they understand the ongoing nature of this service and the ongoing fees associated with the services.

### **Professional Coordination Services (available as an add-on to a Planning Program)**

Our network of pre-screened and highly qualified professionals can provide you with the specialized expertise you need for services such as tax preparation, financial coaching, bookkeeping and payroll services, business consulting and more. We'll seamlessly add these professionals to your scope of work with Outpost, eliminating the need for you to manage a separate working relationship with them. We'll also take care of billing for the 3rd party services through our current contract and coordinate with them to ensure the best possible outcomes for your financial success.

Clients may sign written authorizations and privacy disclosures that allow Outpost to share information with professionals they choose to allow. Clients may also sign separate agreements with outside professionals detailing the client's relationship and engagement with that professional. Once signed, Outpost will work with a client's chosen professionals to gather documentation, consult on tax and estate strategy, review and analyze insurance options, and share information within the financial planning or investment portfolio which the client has authorized Outpost to share. Outpost will provide updates of any client authorized professional coordination through client reviews and/or the client's online portal access. Should the client's other professionals charge for additional time or services that are not covered under the scope of the service(s) coordinated by Outpost, the client would be responsible for paying their other professionals' fees directly.

As part of Outpost's fiduciary obligation to the client, we would provide feedback as to the experience working with the client's other professionals as well as their professionalism and cost, should the client request it. Services offered by Outpost in connection to this offering include the monitoring of recommendations and work done by outside professionals and participation in meetings in order to ensure that recommendations align with client's financial planning goals and objectives, as well as to integrate those recommendations and strategies into the client's financial plan and investment management service. Outpost may not participate in all meetings with outside professionals when those meetings are not directly related to the client's financial planning needs (for example, Outpost may not participate in a technical meeting related to bookkeeping questions or setup) or when the client would prefer that Outpost not participate in a given meeting.

Clients are not required to utilize any third party products or services that we may recommend and clients may receive similar services from other professionals at a similar or lower cost. Because professional coordination varies widely in scope from something as small as providing access to budgeting software on a shared account to very large engagements such as bookkeeping, tax preparation and tax advice through a Certified Public Accountant, prices for this add on are always negotiated based on a client's unique needs and are reviewed and, if needed, revised, at least annually.

### **Hourly Financial Planning**

We also provide project-based financial planning services that may focus on a few limited areas of concern determined by the client. For clients who wish to work with us on a project basis as opposed to an ongoing comprehensive basis, we offer this service for an hourly fee. We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the client.

Prior to entering into an agreement the Adviser will hold a discovery meeting with the client to assess their current situation and determine what they are looking to accomplish during the engagement. After determining the scope of the engagement, the adviser and client will agree upon the fee and terms of the project. Clients purchasing this

service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Education Savings:** Includes projecting the amount that will be needed to achieve college or other education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Strategies:** We will provide review and analysis as to whether you, as an employee, are taking full advantage of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you are likely to need to make it happen, time frame it may take to reach the goal, and how much you should budget for your goal.

- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

## **Employee Benefit Plan Services**

Our firm provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure, and participant education.

In providing employee benefit plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, “Excluded Assets”).

### **Educational Seminars and Speaking Engagements**

We may provide seminars on an “as announced” basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual’s person’s need, nor does OA provide individualized investment advice to attendees during these seminars.

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

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

### **Additional Financial Planning Disclosures**

For all financial planning clients, whether engaged in a Quick Start Package or Ongoing Comprehensive Financial Planning and Investment Management service, the following disclosures apply:

Neither OA nor an affiliate or associated person of the firm will receive commissions from the sale of insurance or real estate or will receive fees or other compensation from the sale of securities or other products or services recommended in the financial plan or otherwise have a conflict of interest other than those disclosed herein. The client is under no obligation to act on the Adviser’s or associated person’s recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the OA or the associated person when such person is employed as an agent with a licensed broker-dealer or is licensed as a broker-dealer or through any associate or affiliate of such person.

## Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Lower fees for comparable services may be available from other sources. Please review the fee and compensation information below.

### Investment Management Services

Our standard advisory fee is based on the market value of the assets under management (AUM), and is calculated as follows:

Assets Under Management	Annual Advisory Fee
<b>\$60,000 - \$500,000</b>	1.00%
<b>\$500,001 - \$1,500,000</b>	Tier 1 Fee + 0.80%
<b>\$1,500,001 and Above</b>	Tier 2 Fee + 0.60%

The minimum assets under management for stand-alone investment management services is \$60,000. Clients who do not meet this minimum may utilize our Comprehensive Financial Planning and Investment Management services with AUM of any amount, but if a client does not wish to receive ongoing financial planning services, they must meet our minimum assets under management unless otherwise negotiated with OA.

The annual fees are billed in advance on a quarterly basis based on account value at the last business day of the previous quarter. The advisory fee is a blended\* fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart resulting in a combined weighted fee. For example, an account with assets under management at \$2,000,000 would pay an effective fee of 0.80% with the annual fee of \$16,000. The quarterly fee is determined by the following calculation and rounded up to the nearest dollar:  $((\$500,000 \times 1.00\%) + (\$1,000,000 \times 0.80\%) + (\$500,000 \times 0.60\%)) \div 4 = \$4,000$ . No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. On an annual basis, we will acquire the client's written consent, re-affirming the continuous services and fees for the next 12 months.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Any earned but unpaid fees will be due upon termination. If fees have been paid in advance, any unearned portion of those fees will be refunded to the client on a pro-rata basis.

\*A blended fee schedule represents a conflict of interest for the Adviser in that the blended fee schedule results in higher fees for the Adviser than are collected by advisers who use a breakpoint schedule for the same or similar services. Fees that are charged through a blended fee schedule result in additional revenue for the adviser as the value of the account increases. Although new money or increases in the accounts values may be managed at lower rates, the total values of assets in the earlier tiers continue to be managed at their initial higher rates. Higher assets under management fees may have an adverse effect on client returns and client portfolios over time.

### **Use of Third Party Managers, Outside Managers, or Sub-Advisors (TAMPs)**

For accounts being managed through a Third Party Manager, Outside Manager, or Sub-Advisor (TAMP), the fees charged by the third party are not negotiable, but are included in the advisory fee charged by Outpost. All third party manager's fees are paid through account deduction (please see item 15 for more information regarding direct deduction of our fees from client accounts).

### **Financial Planning Packages**

The fee for the Quick-Start Package is \$1,999. The fee for the Standard Package is \$2,999. The fee for the Stand-Alone Package is \$4,799.

The first 50% of a quick-start package is due when a quick-start package begins. The remaining 50% is due 30 days from the start of the financial planning package. If Outpost is unable to begin a package immediately, a \$250 waiting list deposit may be collected and will be applied to the first payment in a package, which will be billed when the quick start package begins. At no point in time will Outpost collect more than \$500 from any client for services that will not be rendered within a 6 month period from the time of payment. If a custom package is created that will last longer than 6 months, half of the fee is due at the beginning of the process and the remainder is due at completion of work. Fees for this service may be paid by electronic funds transfer or check. Upon termination, the unearned portion of the upfront fee will be prorated based on the amount of work completed and refunded to the client. The amount of the refund will be calculated by assessing the number of hours worked at an hourly rate of \$150 and subtracting the total from the amount of the prepaid fee. For Example: Prepaid fee of \$500 - 2 hours worked (\$150/hour) = \$200 refund. If more than 50% of the work has been completed at the time of termination, any earned but unpaid fees will be due at that time.

### **Ongoing Comprehensive Financial Planning and Investment Management**

Clients who engage Outpost for Ongoing Comprehensive Financial Planning and Investment Management services will be charged an asset-based fee, based on assets under management by Outpost, with a minimum fee of \$169 per month. Clients participating in Ongoing Comprehensive Financial Planning and Investment Management are not required to have assets managed by Outpost in order to engage the Firm for this service, but this service does include investment management services for those clients who wish to engage the Firm for investment management. Clients who have previously signed agreements with Outpost Advisors may retain a lower minimum monthly fee based on their initial agreement with OA.

The Firm's minimum fee for Ongoing Comprehensive Financial Planning and Investment Management is \$169 per month. This fee is pro-rated and paid in advance on a quarterly basis. No increase in the fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. For clients who do meet our minimum account size requirement for the stand-alone Investment Management

service, fees for our Ongoing Comprehensive Financial Planning and Investment Management services are calculated as follows:

Assets Under Management	Annual Advisory Fee
\$0 - \$500,000	1.00% (minimum fee of \$169 per month)
\$500,001 - \$1,500,000	Tier 1 Fee + 0.80%
\$1,500,001 and Above	Tier 2 Fee + 0.60%

Advisory fees are directly debited from client accounts if Outpost is managing assets for a client (please see item 15 for more information regarding direct deduction of our fees from client accounts). If 1% of AUM for a client would not amount to the Firm \$169 monthly minimum, or the minimum agreed upon in the client’s agreement, the client may choose to pay any difference in withdrawn payments and the total amount due by electronic funds transfer or check. This service may be terminated at any time with 30 days’ notice by either party. Fees are billed quarterly in advance based on account value on the last business day of the previous quarter. If fees have been paid in advance, any unearned portion of those fees will be refunded to the client on a pro-rata basis. For example, an account with assets under management at \$2,000,000 would pay an effective fee of 0.80% with the annual fee of \$16,000. The quarterly fee is determined by the following calculation and rounded up to the nearest dollar:  $((\$500,000 \times 1.00\%) + (\$1,000,000 \times 0.80\%) + (\$500,000 \times 0.60)) \div 4 = \$4,000.00$ . An Ongoing Comprehensive Financial Planning and Investment Management client for whom Outpost is managing only \$60,000 would pay the \$169 monthly minimum, billed quarterly as \$507 ( $\$169 \times 3 \text{ months} = \$507/\text{quarter}$ ).

While invoicing for investment management is general in nature, invoicing for financial planning will be detailed as to the services provided during the period. On an annual basis, the Adviser will reconcile services provided with client fees paid to ensure that fees correspond with services provided. If total client fees paid are in excess of total billing, a refund will be issued to the client.

\*A blended fee schedule represents a conflict of interest for the Adviser in that the blended fee schedule results in higher fees for the Adviser than are collected by advisers who use a breakpoint schedule for the same or similar services. Fees that are charged through a blended fee schedule result in additional revenue for the adviser as the value of the account increases. Although new money or increases in the accounts values may be managed at lower rates, the total values of assets in the earlier tiers continue to be managed at their initial higher rates. Higher assets under management fees may have an adverse effect on client returns and client portfolios over time.

**Professional Coordination Services**

Professional coordination services are offered on a negotiated basis in conjunction with outside professionals that OA works with in the provision of those services. A separate professional coordination services agreement outlines the negotiated fee for these services, which will be based on no more than a \$150 per hour rate for the time Outpost spends in the provision of this service.

**Financial Planning Hourly Fee**

Financial Planning fee is also available at an hourly rate of \$150 per hour. The fee is due at the completion of the engagement. In the event of early termination by the client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or check.

**Employee Benefit Plan Services**

Assets Under Management	OA’s Fee
\$0 - \$5,000,000	0.50%
\$5,000,001 and Above	0.35%

OA will be compensated for Employee Benefit Plan services according to the value of plan assets not to exceed 0.50% of total plan assets. This does not include fees to other parties, such as RecordKeepers, Custodians, or Third-Party-Administrators. Fees for this service are either paid directly by the plan sponsor or deducted directly from the plan assets by the Custodian on a quarterly basis, and OA’s fee is remitted to OA. For example, a plan with assets under management at \$4,000,000 would pay an effective fee of 0.50% with the annual fee of \$20,000. The quarterly fee is determined by the following calculation and rounded up to the nearest dollar:  $(\$4,000,000 \times 0.50\%) \div 4 = \$5,000.00$ .

OA uses two Third-Party Administrators, Betterment 401(k) and Retirement Plan Consultants. For clients working with Betterment 401(k), fees deducted quarterly in arrears based on daily average account balance using the formula  $(\text{daily average account balance}) \times (\text{OA asset-based fee rate} / 4) = \text{Quarterly Fee}$ . For clients working with Retirement Plan Consultants Fees deducted quarterly in advance based on beginning account balance using the formula  $(\text{account value on final business day of previous quarter}) \times (\text{OA asset-based fee rate} / 4) = \text{Quarterly Fee}$ . Fees for this service are deducted directly from accounts (please see item 15 for more information regarding direct deduction of our fees from client accounts).

**Educational Seminars/ Speaking engagements**

Seminars are offered to organizations and the public on a variety of financial topics. Fees range from free to \$3,500 per seminar or free to \$450 per participant. Half of the fees are due prior to the engagement, and the other half are to be paid the day of, no later than the conclusion of the Seminar. OA will not require or solicit prepayment of more than \$500 in fees per client six months or more in advance. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. The remainder of the upfront fee will be returned to the client.

In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

### **Speaking Engagements**

Mark Parrett and Steven Manuel are public speakers. Generally, fees for their speaking engagements range from free to \$150 per hour plus travel expenses, depending on sponsor, date, location, and program requested. For all speeches, 50% of the balance is due before the event and the remaining balance due at the conclusion of the event. OA will not require or solicit prepayment of more than \$500 in fees per client six months or more in advance. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. The content is based on topics that are currently relevant in the financial planning environment.

In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 100 % of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee. Educational Seminars and Speaking Engagements may be provided pro-bono at OA's discretion.

Educational Seminars and Speaking Engagements may be provided pro-bono at OA's discretion.

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, direct indexing platform fees and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending custodians for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

OA, in its sole discretion, may charge a lesser management fee and/or reduce or waive its aggregate minimum annual fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.).

## Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees and do not engage in side-by-side management.

## Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals and high net-worth individuals.

Our minimum account size requirement for the Investment Management service is \$60,000. Client who do not meet the minimum account size requirement may still utilize our Ongoing Comprehensive Financial Planning and Investment Management services.

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

Our primary method of investment analysis is fundamental analysis.

**Fundamental analysis** involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and competency of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

**Use of Outside Managers:** We refer clients to third-party investment advisers ("outside managers"). Our analysis of outside managers involves the examination of the experience, competency, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager's compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he or she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an outside manager's portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

## Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

## Material Risks Involved

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

## Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Options** carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above (premium) or below (discount) their net asset value, and an ETF purchased at a premium may ultimately be sold at a discount; (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. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

**Mutual Funds Risk.** When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of 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).

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

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

### **Administrative Enforcement Proceedings**

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

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

OA 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 OA or the integrity of its management.

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

No OA employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No OA employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

The Firm and its management persons do not have any relationship or arrangement with a related person material to the Firm's advisory business .

OA only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

### **Recommendations or Selections of Other Investment Advisers**

As referenced in Item 4 of this brochure, OA recommends clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that our fee includes their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, OA will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

### **Code of Ethics Description**

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a client or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

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

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. To supervise compliance with this policy, our firm requires that anyone associated with this advisory practice and who possesses access to advisory recommendations (before or at the time they are entered into) (“access persons”) to provide annual securities holding reports and quarterly transaction reports to OA’s Chief Compliance Officer or his or her designee. We also require access persons to receive advance approval from OA’s Chief Compliance Officer or his designee prior to investing in any initial public offerings or private placements, and with regard to trading of certain individual securities. Our Code of Ethics further includes our firms' policy prohibiting the use of material nonpublic information and protecting the confidentiality of client information. We require that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Any individual not in observance of the above may be subject to discipline. The trading of our affiliates is prohibited from disadvantaging our trading on behalf of clients

### **Trading Securities At/Around the Same Time as Client’s Securities**

From time to time, representatives of OA may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of OA to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. This is a conflict of interest and is known as “front-running.” Specifically, front-running is when an advisor enters into a trade with foreknowledge of a transaction which will influence the price of the equity, resulting in an economic gain for the advisor. It also occurs when an advisor buys shares for their account ahead of a firm's strong buy recommendation to clients. Front-Running is also known as tailgating. Front-running is a prohibited practice for our affiliates. Since front-running is possible when affiliates and clients invest in the same securities, OA requires priority of execution for client’s orders ahead of those for any affiliate. Execution of mutual fund orders is always done at day end and at the fund’s NAV, and therefore front-running does not apply and no distinction in the order of execution for mutual funds needs to be made between the client transactions and those of OA’s affiliates.

### **Disclosure of Conflicts of Interest**

OA has reasonably disclosed all material conflicts of interest in this brochure.

## **Item 12: Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker-Dealers**

Outpost Advisors, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

#### **1. Research and Other Soft-Dollar Benefits**

Advisor does not receive access to research or any other soft-dollar benefits in exchange for using a broker-dealer or third party.

#### **2. Brokerage for Client Referrals**

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### **3. Clients Directing Which Broker/Dealer/Custodian to Use**

When we are managing assets on a discretionary basis for clients, we do require clients to use one of two recommended custodians, either Charles Schwab or Altruist Financial.

### **Custodians We Require Clients to Use (Charles Schwab, Altruist Financial)**

Charles Schwab & Co., Inc., a registered broker-dealer, member FINRA and SIPC (“Schwab”), is an independent [and unaffiliated] SEC-registered broker-dealer. Schwab offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions.

The Firm offers investment advisory services through the custodial platform offered by Altruist Financial LLC (an unaffiliated SEC-registered broker dealer and FINRA/SIPC member), including by virtue of no commissions on

orders executed through them, fully digital account opening process, the variety of available investments, and integration with software tools that can benefit the Firm and its clients.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy to implement all client orders on an individual basis. Therefore, we do not aggregate or “block” client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Outside Managers used by OA may block client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

## Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Mark Parrett, Principal and CCO. The account is reviewed with regards to the client’s investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs. OA will meet at least once per year with the client to review their portfolio, review and modify the investment policy statement as needed and seek information that would suggest any needed changes to the client’s portfolio.

If Outpost has produced a written financial plan for the client, that plan and the client’s financial situation and goals will be monitored throughout the year. Written plans and/or investment policy statements will be reviewed on an annual basis, for each client participating in Ongoing Comprehensive Financial Planning and Investment Management.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest. OA will provide written reports to Investment Management clients on an annual basis. We urge clients to compare these reports against the account statements they receive from their custodian.

## Item 14: Client Referrals and Other Compensation

Other than the benefits disclosed in item 12 above and immediately below, we do not receive any referral fees or economic benefit, directly or indirectly, from any person for referrals or for advice rendered to our clients. Nor do

we, directly or indirectly, compensate any person who is not advisory personnel for client referrals. Although we may refer clients to attorneys or tax professionals, we do so only upon request by the client and do not receive any compensation, directly or indirectly, in connection with the referral to a specific attorney or tax professional.

We receive non-economic benefits from Schwab, Altruist Financial and First Ascent Asset Management in the form of the support products and services these entities make available to the Firm and other independent investment advisors whose clients maintain their accounts at each custodian or third-party manager. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of each custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients. We believe that our requirement that clients use either Altruist Financial or Schwab as their custodian is in the client's best interest based on the services each custodian provides and the fees each custodian charges.

## Item 15: Custody

OA does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which OA directly debits their advisory fee:

- i. OA or the third-party manager will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to OA, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 16: Investment Discretion

For those client accounts where we provide Investment Management Services, we require discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed investment policy statement.

## Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

# Item 19: Requirements for State-Registered Advisers

## Mark Parrett

Born: 1982

### **Educational Background**

- 2005 - Bachelor's Degree, Princeton University
- 2009 - Master of Business Administration, The George Washington University

### **Business Experience**

- 01/2019 – Present, Outpost Advisors, LLC, Principal and CCO
- 09/2014 – 02/2019, ExpertVoice, Director of Product Management
- 05/2011 – 09/2014, Backcountry.com, Senior Product Manager
- 09/2009 – 05/2011, Backcountry.com, Senior Financial Analyst
- 09/2008 – 09/2009, Jones Lang Lasalle, Senior Financial Analyst
- 10/2006 – 09/2008, Freddie Mac, Financial Analyst
- 06/2005 – 10/2006, The International Monetary Fund, Financial Analyst

### **Professional Designations, Licensing & Exams**

**CFP (Certified Financial Planner)®:** CFP® certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct.

### **Other Business Activities**

Mark Parrett is not involved with outside business activities.

### **Performance-Based Fees**

No supervised person at Outpost Advisors, LLC is compensated by performance-based fees.

### **Material Disciplinary Disclosures**

No management person at Outpost Advisors, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Material Relationships That Management Persons Have With Issuers of Securities**

Outpost Advisors, LLC, nor Mark Parrett, have any relationship or arrangement with issuers of securities.

### **Additional Compensation**

Mark Parrett does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OA.

### **Requirements for State Registered Advisers**

Mark Parrett has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

# Steven Manuel

Born: 1972

## **Educational Background**

1994 – Bachelor of Arts, Texas A&M University

## **Business Experience**

- 06/2020 – Present, Outpost Advisors, LLC, Principal
- 01/2009 – Present, Viva Bella Events, Creative Director
- 08/2009 – 05/2021, Crossroads Church, Community Care Director

## **Professional Designations, Licensing & Exams**

## **Other Business Activities**

Steven Manuel is the Owner and Creative Director for Viva Bella Events, LLC, and the Owner of Jump School, a nonprofit Christian training school. Steven Manuel is also the Executive Director, on a part-time basis, of Abraham's Wallet, a 501c3 Christian ministry.

## **Performance-Based Fees**

No supervised person at Outpost Advisors, LLC is compensated by performance-based fees.

## **Material Disciplinary Disclosures**

No management person at Outpost Advisors, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## **Material Relationships That Management Persons Have With Issuers of Securities**

Outpost Advisors, LLC, nor Steven Manuel, have any relationship or arrangement with issuers of securities.

## **Additional Compensation**

Steven Manuel does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OA.

## **Requirements for State Registered Advisers**

Steven Manuel has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

## Outpost Advisors, LLC

4619 S. Clearview St.  
Holladay, UT 84117  
(801) 739-6228

Dated April 11, 2022

### Form ADV Part 2B – Brochure Supplement

*For*

**Mark Parrett [Individual CRD# 7070828]**

Principal, and Chief Compliance Officer

This brochure supplement provides information about Mark Parrett that supplements the Outpost Advisors, LLC (“OA”) brochure. A copy of that brochure precedes this supplement. Please contact Mark Parrett if the OA brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Mark Parrett is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 7070828.

## Item 2: Educational Background and Business Experience

### **Mark Parrett**

Born: 1982

#### **Educational Background**

- 2005 – Bachelor’s Degree, Princeton University
- 2009 – Master of Business Administration, The George Washington University

#### **Business Experience**

- 01/2019 – Present, Outpost Advisors, LLC, Principal and CCO
- 09/2014 – 02/2019, ExpertVoice, Director of Product Management
- 05/2011 – 09/2014, Backcountry.com, Senior Product Manager
- 09/2009 – 05/2011, Backcountry.com, Senior Financial Analyst
- 09/2008 – 09/2009, Jones Lang Lasalle, Senior Financial Analyst
- 10/2006 – 09/2008, Freddie Mac, Financial Analyst
- 06/2005 – 10/2006, The International Monetary Fund, Financial Analyst

#### **Professional Designations, Licensing & Exams**

**CFP (Certified Financial Planner)®:** CFP® certificants must have a minimum of three years’ workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct.

## Item 3: Disciplinary Information

Mark Parrett has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Mark Parrett is not involved with outside business activities.

## Item 5: Additional Compensation

Mark Parrett does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OA.

## Item 6: Supervision

Mark Parrett, as Principal and Chief Compliance Officer of OA, is responsible for supervision. He may be contacted at the phone number on this brochure supplement. Mark Parrett will adhere to the firm's policies and procedures.

## Item 7: Requirements for State Registered Advisers

Mark Parrett has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

# Outpost Advisors, LLC

3764 Broadview Drive  
Cincinnati, Ohio 45208

(801) 739-6228

Dated April 11, 2022

## Form ADV Part 2B – Brochure Supplement

*For*

**Steven Manuel [Individual CRD# 7070829]**

Principal, and Investment Advisor Representative

This brochure supplement provides information about Steven Manuel that supplements the Outpost Advisors, LLC (“OA”) brochure. A copy of that brochure precedes this supplement. Please contact Mark Parrett if the OA brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Steven Manuel is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 7070829.

## Item 2: Educational Background and Business Experience

### **Steven Manuel**

Born: 1972

#### **Educational Background**

- 1994 – Bachelor of Arts, Texas A&M University

#### **Business Experience**

- 06/2020 – Present, Outpost Advisors, LLC, Principal
- 01/2009 – Present, Viva Bella Events, Creative Director
- 08/2009 – 05/2021, Crossroads Church, Community Care Director

#### **Professional Designations, Licensing & Exams**

## Item 3: Disciplinary Information

Steven Manuel has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Steven Manuel is the Owner and Creative Director for Viva Bella Events, LLC, and the Owner of Jump School, a nonprofit Christian training school. Steven Manuel is also the Executive Director, on a part-time basis, of Abraham's Wallet, a 501c3 Christian ministry.

## Item 5: Additional Compensation

Steven Manuel does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OA.

## Item 6: Supervision

Mark Parrett, as Principal and Chief Compliance Officer of OA, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

Steven Manuel has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.