

Altavista Wealth Management Inc Form ADV Part 3

Client Relationship Summary

June 8, 2020

Item 1 Introduction

Altavista Wealth Management Inc. is registered with the Securities and Exchange Commission as an Investment Adviser. We act as a fiduciary for our clients. This means we always act in the best interest of our clients, avoid conflicts of interest and make complete disclosures of all information relevant to any transactions.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at Investor.gov/CRS. This site also provides information tailored to educate retail investors about financial professionals.

Item 2 Relationships and Services

Question to ask: *What investment services and advice can you provide me? Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Our firm offers the following investment advisory services to retail investors:

- Investment Advisory Services - portfolio management and investment strategies
- Financial planning - retirement, estate, tax planning and philanthropic gifting
- Family Office Services - trust services, family governance, investment management and risk management

We primarily manage investment advisory accounts on a discretionary basis guided by our clients' objectives as well as tax considerations. After Altavista's financial advisor and the client have thoroughly discussed and agreed to an investment policy, the portfolio is assembled from a wide variety of quality equity, fixed income and other investments. We employ an active asset allocation approach among the different classes of stocks, bonds, real estate, alternate investments and cash equivalents to achieve a purposeful diversified portfolio suitable for the client's objectives. For non-discretionary assets, the client makes the ultimate decision regarding the purchase or sale of investments. Our clients include high net worth individuals and families, non-profits, business owners and retirement plans. As part of our standard services, we monitor client accounts on an ongoing basis.

Our financial advisors have many years of investment experience, substantial academic qualifications and a mix of industry specific certifications and are here to evaluate investment choices for you. **Additional information about Altavista Wealth Management, Inc. including our advisors' relevant experience, education and certification/licenses is available on the SEC's website at www.advisorinfo.sec.gov and our website at www.altavistawealth.com.**

Item 3 Fees, Costs, Conflicts and Standards of Conduct

Question to ask: *What fees will I pay? Help me understand how these fees and costs might affect my investments. If I gave you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

Our investment advisory clients pay us advisory fees as a percentage of assets under management. These fees are paid quarterly in advance with the exception of trust account fees which are calculated and paid quarterly in arrears. Financial planning is typically included in our investment advisory fees, however, if a client wishes to engage us for a stand-alone financial plan, this fee is negotiable but generally ranges from \$2,500 to \$20,000. Altavista is a "fee only" investment advisory firm meaning our only compensation is investment advisory and financial planning fees charged for these services. We do not sell any products or charge any transaction

fees. Complete information about our fees is found in our Form ADV Part 2A Firm Brochure specifically Items 5.A., B., C. and D.)

Some investments (e.g. mutual funds, variable annuities, etc.) impose additional fees which reduce the value of your advisory account over time. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional Questions to ask:

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

- Our firm charges advisory fees based on the assets we manage. Therefore, we may have an incentive to recommend adding assets to an account we manage which would increase the fee you pay us.

Question to ask: *How do your financial professionals make money?*

Our firm and our investment advisors share the advisory fees we receive from you for the advisory services we provide. There are no additional fees or transaction costs charged by our firm or its financial advisors.

Item 4 Disciplinary History

Question to ask: *Do you or your financial professionals have legal or disciplinary history?*

Neither our firm nor any of its financial advisors has any disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Item 5 Additional Information

Additional Questions to ask: *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

You can find additional information about our services and team members and request a copy of the relationship summary by visiting www.altavistawealth.com, emailing cnelson@altavistawealth.com or calling us at (866)684-2600.