



RELATIONSHIP SUMMARY

GARDE CAPITAL INC.

December 2025

Garde Capital Inc. is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and it is important for you to understand the differences.

[Investor.gov/CRS](https://www.investor.gov/CRS) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

We encourage you to ask us questions and have provided suggested conversation starters in **GREEN** call-out boxes throughout this Relationship Summary.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services to high net worth families, nonprofit organizations, corporate retirement plans, and other corporate investors. We offer portfolio management and financial planning services. We first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs.

Our Investment Committee reviews and set the firm's overall investment philosophy and underlying mix of assets in portfolios. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

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?

We manage portfolios on both a discretionary and non-discretionary basis. When you grant us discretionary authority, this means we don't need to contact you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. For non-discretionary portfolio management, we will obtain your consent before each securities transaction, which means you make the ultimate decision regarding all buys and sells of investments. We offer advice on different types of securities. We impose minimum fees for some households.

For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: [Garde Capital ADV Part 2](#).

WHAT FEES WILL I PAY?

We provide comprehensive financial planning and portfolio management for a single, combined fee. Our fee is based on your total assets under management with us. The annual fee ranges from .40% to .95%, subject to a minimum of \$15,000. The percentage amount we charge goes down as your assets grow. We bill our fee quarterly in advance, usually deducted automatically from your account. We also offer financial consulting services for an hourly or fixed rate fee for clients with more complex financial situations. Our maximum hourly rate is \$400. Flat fee projects are priced based on the scope of

work and will be negotiated on a case by case basis and are entirely dependent upon the specific work involved. When we charge asset-based fees, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive to encourage you to increase the amount of assets we manage and to see the market value increase.

In addition to our advisory fees, you may pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge internal management fees, which reduce the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory fees.

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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. Our Form [ADV, Part 2A](#) (Item 5 and Item 12) contains more detailed information about fees and costs.

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

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

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

Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your accounts with us, we will always make the recommendation that we believe is in your best interest. At the same time, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account.

The only revenue we receive is from the advisory fees you pay to us. We receive non-monetary benefits through relationships with certain broker-dealer/custodian and use of their institutional platform, which gives us an incentive to recommend those broker-dealers/custodians over another. These benefits include access to research, technology services, and seminars. Our [Form ADV, Part 2](#) contains detailed information about our conflicts of interest.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals receive variable compensation related to the number of clients served and total advisory fees generated. This creates a financial incentive to solicit and retain clients.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Who is my primary contact person? Is he or she also a representative of a broker-dealer? Who can I talk to if I have concerns about the service I am receiving?

For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at (206) 552-7900 and speak to your advisory professional or our Chief Compliance Officer. You may also visit the SEC's public disclosure website at www.adviserinfo.sec.gov.