



INTRODUCTION

PrairieView Partners (“PVP”) is registered with the Securities and Exchange Commission (SEC).

We are an investment adviser. Our services and fees may differ from that of a brokerage firm and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services, including discretionary and non-discretionary investment management and personalized confidential financial planning. Advice is provided through consultation with you, the client, and may include determination of financial objectives, investment management, cash flow management, tax planning, insurance review, education funding, retirement planning, and estate and charitable planning.

We provide portfolio management services as part of our Investment Advisory Agreement with you. When engaged on a discretionary basis, we will have the authority to determine the investments to buy and sell in your account(s) consistent with your objectives. You may impose reasonable restrictions on our discretionary authority. Although rare, in arrangements for which we serve in a non-discretionary role, we will make recommendations and you will have the final decision regarding whether we purchase or sell investments on your behalf. As part of portfolio management services, we will continuously monitor your investments and provide advice. In most cases, we require a minimum initial account size for portfolio management services.

We do not limit the scope of our portfolio management services to proprietary products or a limited group or type of investment.

Additional information about our services can be found in ADV Part 2A, Items 4 and 7.

Ask your financial professional...

- *Given my financial situation, should I choose an investment advisor 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?*

What fees will I pay?

We charge a percentage of assets under management for portfolio management services. These fees are assessed on a quarterly basis, in advance. In some cases, PVP may negotiate a fixed quarterly fee. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

Examples of the most common fees and costs applicable to retail investors include custodian

transaction fees and the internal (fund-level) expenses related to mutual funds and exchange-traded funds (ETFs).

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.

Clients using our affiliated accounting firm, Irwin Schaffer, will be charged a separate fee for income tax preparation.

Please refer to firm's [ADV Part 2, Section 3](#) for additional information regarding our fees or click [here](#) to be taken to our fee schedule for new clients.

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

What are your legal obligations to me when providing recommendations 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. For example, seeking our advice on paying off a loan or mortgage using money invested under our management may present a conflict of interest. We must disclose such conflicts to you and mitigate through policies and procedures.

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

How do your financial professionals make money?

Our financial professionals are paid a base salary. A quarterly profit-sharing program is also part of the compensation package. Profit-sharing is driven entirely by the profitability of the firm. You should discuss your financial professional's compensation directly with your financial professional.

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

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

Ask your financial professional: 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 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?

Additional information about PVP's service is available on the SEC website: www.adviserinfo.sec.gov.

To request a copy of ADV Part 2A (brochure) or ADV Part 3 (Form CRS), please contact our Chief Compliance Officer at 651-233-1100 or by email at info@prairieviewpartners.com.