



Firm Brochure
Form ADV Part 2

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Item 1: Cover Page

This brochure provides information about the qualifications and business practices of Pacific Coast Investment Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (503) 968-2500 or T/F (877) 411-7242. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Pacific Coast Investment Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

The title of "registered investment adviser" or describing oneself as being "registered," does not imply a certain level of skill or training but requires successfully passing an examination to be a "registered investment adviser" with the appropriate regulatory agencies.

Item 2: Material Changes

Pacific Coast Investment Advisors, LLC is required to advise you of any material changes to our Firm Brochure ("Brochure") from our last annual update, identify those changes on the cover page of our Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Brochure. We must state clearly that we are discussing only material changes since the last annual update of our Brochure, and we must provide the date of the last annual update of our Brochure. Please note that we do not have to provide this information to a client or prospective client who has not received a previous version of our brochure.

Material Change:

Ryan J. Murphy is now 100% owner

Item 3: Table of Contents

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Item 4: Advisory Business

Pacific Coast Investment Advisors, LLC has been in business since 2006, and is owned by Ryan J. Murphy (100%). Pacific Coast Investment Advisors, LLC offers investment advisory and portfolio management services. Pacific Coast Investment Advisors, LLC manages \$398,500.76 in non-discretionary assets, and \$69,699,776 million in discretionary assets as of 12-31-2019. Clients can place restrictions on types of securities to be excluded, such as tobacco companies, or minimum bond quality ratings for their accounts. Portfolios consist of a variety of U.S. common stock, U.S. Treasury and governmental agency obligations, municipal bonds, corporate bonds, insured certificates of deposit, no-load mutual funds (including money market funds), and ETF's. ADR's may be included in the portfolios but not to exceed 10% of portfolio value. We do not include options, futures, insurance, limited partnerships or real estate, except publicly traded REIT's (real estate investment trusts).

Item 5: Fees and Compensation

Pacific Coast Investment Advisors, LLC charges a fee as a percentage of your account value. The fee schedule is detailed below. Our fees are negotiable. Fees are deducted from accounts at the client's custodian and paid on a quarterly basis. The custodian may charge brokerage commissions on securities transactions which are additional to our management fee. More information about custodian brokerage fees can be found on their websites. Fees associated with Pacific Coast Investment Advisors, LLC are billed quarterly in advance, and any refund is prorated. To prorate the fee Pacific Coast Investment Advisors, LLC determines the number of days which have already passed in the billing quarter and divides this number by the total number of days in the quarter. The remaining unused balance is the amount refunded to the client.

Pacific Coast Investment Advisors, LLC receives no compensation for the purchase or sale of any securities or other investment products. Pacific Coast Investment Advisors, LLC uses only no-load mutual funds for the mutual fund portion of the portfolios we manage. Compensation from the purchase or sale of securities or other investment products presents a conflict of interest and gives the salesperson or the supervised person an incentive to recommend investment products based on the compensation received, rather than on a client's needs. Since Pacific Coast Investment Advisors, LLC receives no compensation from the purchase or sale of securities or mutual funds, we are free of this conflict of interest.

Client acknowledges receipt of Part 2 of Form ADV and a Privacy Statement. If the appropriate disclosure statement was not delivered to the Client at least 48 hours prior to the Client entering

into any written advisory contract with this investment adviser, then the Client has the right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered "entered" when all parties to the contract have signed the contract. Our ADV Part 2: Firm Brochure and Privacy Statement is available on our website (www.PacificCoastialA.com).

All fees charged are subject to change upon 30 days advance written notice from Pacific Coast Investment Advisors. Client may terminate contract within the first five business days without penalty. Accounts of family members will be assigned a Rate Level based on aggregate value of all accounts in family group. Fees are generally negotiable.

Pacific Coast Investment Advisors, LLC offers Financial Planning services to its clients. Fees for Financial Planning are \$2500 for initial planning and \$500 for annual updates to the plan.

Fee Schedule	
Asset Range	Fee (Annual)
\$0-\$500,000	1.25%
\$500,001-\$1,000,000	1.00%
\$1,000,001 - \$5,000,000	0.80%
\$5,000,001 - \$10,000,000	0.65%
\$10,000,000.00 and up	Negotiable

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

Pacific Coast Investment Advisors, LLC does not participate in any performance-based fees. We do not share in any profits or losses in the client's portfolios.

Item 7: Types of Clients

The services of Pacific Coast Investment Advisors, LLC are available to individuals, trusts, and small businesses. Pacific Coast Investment Advisors, LLC has a minimum account size of \$300,000 but

exceptions are made for friends and family of current clients. Small retirement accounts are accepted if the client meets the \$300,000 minimum in other accounts.

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

Pacific Coast Investment Advisors, LLC employs qualitative and quantitative analysis when performing fundamental securities valuation. Investing in securities involves potential risk of loss which clients should be prepared to bear. Portfolios are diversified by sector, industry, quality, and number of securities to reduce various types of risk. Fundamental analysis is used and drawn from both company and industry reports. We review the company's annual and quarterly reports as well as other SEC filings. Independent financial research services are used as well as corporate rating services. There is an effort made to hold securities long term, over one year, but market volatility and tax harvesting may affect holding periods. We may engage in short term trading, 30 days or less, if it is advantageous to the portfolios, but our intention is to have longer term holding periods.

Item 9: Disciplinary Information

Pacific Coast Investment Advisors, LLC nor its owner or employees have not been involved with nor were the subject of any criminal or civil action in a domestic, foreign, or military court of competent jurisdiction. Pacific Coast Investment Advisors, LLC nor its owner or employees have been the subject of any administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority. Pacific Coast Investment Advisors, LLC is not involved with nor the subject of any self-regulatory organization (SRO) proceeding.

Item 10: Other Financial Industry Activities and Affiliations

Charles Schwab Institutional provides Pacific Coast Investment Advisors, LLC with administrative support. This relationship does not create a material conflict of interest for the client. Charles Schwab Institutional is our primary custodian but clients use other custodians also. Advisor has discretion to use other custodians as needed or as applicable.

Pacific Coast Investment Advisors, LLC will select other portfolio managers and no-load mutual funds for our clients. We receive no other fees, commissions, or inducements to select one manager, mutual fund or custodian over any other.

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

Pacific Coast Investment Advisors, LLC will provide a copy of the adopted code of ethics to any client or prospective client upon request. Our duty is to act as a fiduciary and our clients' interests always come first. Pacific Coast Investment Advisors, LLC will act with integrity, competence, diligence, respect, and in an ethical manner with clients and prospective clients. We fully disclose any possible or potential conflicts of interest. Pacific Coast Investment Advisors, LLC does not purchase or sell any securities from any client for the account of Pacific Coast Investment Advisors, LLC, nor do we purchase or sell any securities from Pacific Coast Investment Advisors, LLC to any client. This practice is a fundamental conflict of interest and contrary to a basic fiduciary relationship. Buying securities and marking up the price, then selling those securities to clients is a fundamental breach of our fiduciary obligation and will never be done at Pacific Coast Investment Advisors, LLC.

Pacific Coast Investment Advisors, LLC, its owner or employees may invest in the same securities which Pacific Coast Investment Advisors, LLC purchases for our clients. Securities for Pacific Coast Investment Advisors, LLC and/or its employees and owner are purchased or sold at the same time and price as client securities. To avoid any conflicts of interest and pricing differences, the use of block trading and average price allocation is used. The monitoring of company and related personal account activity to safeguard against front running, short selling, or other types of market manipulation to the detriment of client interest is done regularly.

Item 12: Brokerage Practices

Pacific Coast Investment Advisors, LLC does not participate in soft dollar arrangements with any broker-dealer. Pacific Coast Investment Advisors, LLC does not consider, in selecting or recommending broker-dealers, whether the firm or any related persons receive client referrals from said broker-dealer or third party and we have received no referrals from broker-dealers, custodians, mutual funds or outside advisors.

Pacific Coast Investment Advisors, LLC informs the client requesting the use of a specific broker-dealer, that directing brokerage transactions may cost clients more money. We recommend clients use the custodian which holds their assets in most cases, and we explain the difference in costs.

Pacific Coast Investment Advisors, LLC uses whenever applicable the practice of block trading securities for all client accounts in one large order rather than numerous small orders. If a security resides in more than one account, then block trading is used, otherwise trades are entered at the account level. If trades were to be entered individually for a list of clients trading the same security, the accounts farther down the list can potentially receive a higher price when buying and a lower price when selling. Block trading provides a weighted average of the prices received and then gives the same price to all clients, so no client benefits at the expense of any other client.

Item 13: Review of Accounts

Pacific Coast Investment Advisors, LLC monitors all accounts under management continually. There is also an annual review which consists of reviewing the client's account objectives, risk tolerance, and suitability of investments. Reviews are conducted by the principal owners Ryan J Murphy.

Pacific Coast Investment Advisors, LLC provides periodic reviews other than annually which are triggered by a client request, inheritance, significant deposit/withdrawal, or a significant market movement.

Pacific Coast Investment Advisors, LLC provides either physical or electronic quarterly report to all clients. Reports include positions, current value, cost basis, current yield if any, weighting, total account value, maturity schedule, average credit rating, performance, and fees. Reports are generated internally from data downloaded to Pacific Coast Investment Advisors, LLC from Charles Schwab Institutional and other custodians.

Item 14: Client Referrals and Other Compensation

Pacific Coast Investment Advisors, LLC has no relationship with, nor has ever had a relationship with, an outside firm or related person who provides referrals of potential or current clients for compensation. It is our hope that our personal service will inspire referrals from satisfied clients.

Item 15: Custody

Pacific Coast Investment Advisors, LLC has been deemed to have custody over client assets due to recent changes in government regulations. For example, if you have previously authorized us to instruct your custodian to transfer money from your brokerage account to your bank, we are deemed to have custody. Pacific Coast does not have any physical custody or possession of any client assets (including cash and securities). Checks received by Pacific Coast are overnighted to your custodian. Your custodian maintains custody of your assets.

Client assets are held by their custodian who delivers monthly account statements, and quarterly statements are sent from Pacific Coast Investment Advisors, LLC. Clients are encouraged to compare the two sets of statements to ensure accuracy.

Item 16: Investment Discretion

Pacific Coast Investment Advisors, LLC does have discretionary authority over most client accounts. Pacific Coast Investment Advisors, LLC has a signed advisory contract in which each client specifically directs discretionary or non-discretionary authority to Pacific Coast Investment Advisors, LLC to manage their accounts. Non-discretionary accounts are an exception to our normal process and are discouraged.

Item 17: Voting Client Securities

Pacific Coast Investment Advisors, LLC does not vote proxies. Clients receive proxies directly from their custodian. Pacific Coast Investment Advisors, LLC does not render advice about how to vote proxies.

Item 18: Financial Information

Pacific Coast Investment Advisors, LLC is a solvent entity which has zero long term debt. It has never been bankrupt nor has its owner Ryan J Murphy ever been bankrupt.

Client fees are billed quarterly (approximately 3 months) in advance. Client fees are not charged for fees six months or more in advance. Pacific Coast Investment Advisors, LLC does not foresee any financial condition that would likely impair our ability to meet contractual commitments to clients.

Item 19: Requirements for State-Registered Advisers

Owner:	Ryan J Murphy, AIF®	Born; 1985
Formal Education:	2003-2007: Bachelor of Science (B.S.) University of Oregon Certification: Accredited Investment Fiduciary (FI360), Series 65, Investment Advisor Representative	
Experience:	2012-Present: Investment Advisor Representative and Portfolio Administrator, Pacific Coast Investment Advisors, LLC 2010-2012: Compliance Specialist, Carruth Compliance Consulting, Inc. 2007-2009: Investment Assistant, Pacific Coast Investment Advisors, LLC	
Employee:	John J. Murphy	Born: 1946
Formal Education:	1971-1972: San Francisco State University 1969-1970: DeAnza College	
Business Background:	2006-Present: Registered Investment Advisor, owner Pacific Coast Investment Advisors, LLC 1993-2006: Registered Representative, Morgan Stanley 1983-1993: Registered Representative, Merrill Lynch	

Pacific Coast Investment Advisors, LLC does not engage in any business other than giving investment advice and managing securities portfolios.

Pacific Coast Investment Advisors, LLC, nor its owner or any employee is compensated using performance-based compensation which may create an incentive for an advisor to recommend an investment that may carry a higher degree of risk to the client.

Pacific Coast Investment Advisors, LLC, nor its owner or any employee has ever been involved or accused of any illegal, dishonest or unethical practice.

Pacific Coast Investment Advisors, LLC, nor its owner or any employee has any relationship or arrangement with any issuer of securities.
