

Item 1. Introduction

Twenty Twenty Investment Advisors, LLC. ("Twenty Twenty" "we" "us" and "Advisor") is a Washington based limited liability company registered as an investment advisor under the laws of the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services to you for a fee based on the value of your account. We review investments across all individual retirement accounts, taxable accounts, and employee retirement accounts. After assets are invested, we help our clients monitor their investments and provide advice related to ongoing financial and investment needs. Our investment recommendations generally include mutual funds, exchange-traded funds, and exchange-listed equity securities. We also recommend certificates of deposit, municipal securities, U.S. government securities and money market funds. If Clients hold other types of investments, we will advise them on those investments also. Clients may impose restrictions on investing in certain securities or types of securities.

We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.

We manage accounts on a discretionary basis that allows us to buy and sell investments in your account without asking you in advance. Twenty Twenty has no minimum account size.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services; Item 13 –

Review of Accounts and Item 7 – Types of Clients in our Form ADV Part 2A.

Conversation Starters: We encourage you to ask our financial professionals these key questions about our investment services and accounts:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We provide investment advisory services for a fee based on a percentage of assets under management. We are compensated solely by our clients and do not receive compensation or commissions from any other parties. We believe this method of compensation minimizes the conflicts-of-interest that are prevalent in the investment management industry. Our fee is provided in your Advisory Agreement based upon a tiered schedule from .50% to 1.00%. The fee is calculated quarterly, in either advance or arrears, and will be charged on the value of the accounts at the end of the quarter. Although, in some cases the fee has been negotiated or the minimum fee has been waived, based on the client individual circumstances, familial relationships, complexity of the relationship, existing clients, etc. Standalone financial consulting services are available and billed up to \$350 per hour. We also provide retirement plan advisory services and charge up to an annual fee of 1.25% for the same.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees.

You are responsible for all transaction costs charged by the custodian, in addition to a proportionate share of any mutual fund or exchange-traded fund's internal fees and charges.

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.

Conversation Starter: We encourage you to ask us any questions you may have regarding our fees or how cost from third parties such as custodians or mutual funds affect your account. For example, start a conversation by asking, “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 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 advisor, 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 are some examples to help you understand what this means:

Example 1: Your account value goes up, and while the management fee percentage may stay the same, the total compensation you pay us goes up proportionately.

Example 2: Your account value goes down, but you still must pay a management fee proportional to your assets under management.

Conversation Starter: If you have any questions regarding conflicts of interests, please feel free to ask us. You can begin a conversation by asking, “How might your conflicts of interest affect me, and how will you address them?”

How do your financial professionals make money?

Twenty Twenty is “fee-based” meaning that our financial professionals receive income from advisory fees we charge to our clients.

Our financial professionals are only compensated from the advisory and financial consulting fees paid to Twenty Twenty.

More detailed information, including fee rates, conflicts of interests, and other disclosures are available in our ADV Part 2A Firm Brochure, which is available at: adviserinfo.sec.gov.

Item 4. Disciplinary History

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

No. We encourage you to visit Investor.gov/CRS for a free and simple search tool to research any of our financial professionals.

Conversation Starter: In addition, feel free to ask: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5. Additional Information

You can find additional information regarding Twenty Twenty Investment Advisors, LLC and receive a copy of this relationship summary by visiting our website at <http://www.2020ia.com> or by contacting 509-892-3512.

We are always available to answer any of your questions.

Conversation Starter: If you do have any concerns, please let us know by asking the following questions: “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?”

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