

Martel Wealth Advisors, LLC
Form CRS – Client Relationship Summary

Introduction	<p>Martel Wealth Advisors, LLC (MWA) is an SEC registered investment advisor. As a retail investor, you should understand that brokerage, investment advisory services and fees differ and that it's important to know the difference. Free and simple tools are available to you to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
What investment services and advice can you provide me?	<p>MWA provides retail investors with wealth management services, using Charles Schwab & Co., Inc. and SEI Private Trust Company as custodians. We primarily allocate client assets among various mutual funds and exchange-traded funds (ETFs) in accordance with your stated investment objective and risk profile. We also offer financial planning services. As your investment advisor, we will monitor your investments and their performance quarterly. Because we tailor our advisory services to meet your needs, we encourage you to meet with us annually to review changes to your risk tolerance and goals, which may be relevant to the management of your portfolio.</p> <p>MWA has discretionary authority on your accounts. This means that we will trade your accounts on your behalf in alignment with your investment objective and risk tolerance. However, you may impose reasonable restrictions on your account provided that those mandates are not overly burdensome to our management efforts. MWA is independent, which allows us to give you a wide variety of investment recommendations. There are no minimum account values or minimum fees for our services.</p> <p><i>Additional information about our advisory services can be found in Item 4 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/296896</i></p>
Conversation Starters – Please ask us: <ul style="list-style-type: none"> 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? 	
What fees will I pay?	<p>Our asset management fee is based on your total Assets Under Management (AUM) and is assessed on a quarterly basis. Our fee schedule ranges from 0.75% to 1.25% depending on the value of the investments in your household. Because we charge an asset-based fee, the more assets that are in your account, the more you will pay in fees. We may, therefore, have an incentive to encourage you to increase the assets in your account. However, the more assets that we manage for you, the lower the fee rate will be.</p> <p>We are committed to recommending no-load, low-cost mutual funds and ETFs with managers to help you meet your investment goals. You should know that all mutual funds have an expense ratio fee built into the fund price that is the operational cost of the mutual fund. Additionally, custodians may charge a fee depending on the service they provide.</p> <p>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.</p> <p><i>Additional information about our advisory services can be found in Item 5 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/296896</i></p>
Conversation Starters – Please ask us: <ul style="list-style-type: none"> Help me understand how these fees and costs may 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? 	

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<p>What is your legal obligation to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we have to act in your best interest and put your interest ahead of ours. 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.</p> <ul style="list-style-type: none"> • When we provide asset management services our clients establish an account with Charles Schwab & Co., Inc. or SEI Private Trust Company. These custodians provide us with research, products and tools that help us manage and further develop our business operations. As a result, these arrangements create a conflict of interest. • We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. This creates different conflicts of interest. • One of our investment adviser representatives may also serve as an insurance agent. Through his role as such he is able to sell various insurance products for commissions. We have a conflict of interest in recommending these products to you because of the potential for additional revenue. This revenue accounts for less than 1% of our overall business per year. <p><i>Additional information about our advisory services can be found in Items 5, 10, 11 and 12 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/296896.</i></p>
<p>Conversation Starters – Please ask us:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? 	
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are salaried employees that are paid by the revenue that the firm earns from advisory services or recommendations. Our employees are not compensated based on products sold or commissions. Because we charge an asset-based fee, the more assets that are in your account, the more you will pay in fees. We may, therefore, have an incentive to encourage you to increase the assets in your account. However, the more assets that we manage for you, the lower the fee rate will be.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit www.investor.gov/CRS for free and simple search tools to research us and our financial professionals.</p>
<p>Conversation Starters – Please ask us:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct? 	
<p>Additional Information</p>	<p>You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #296896. You may also contact our firm at 360-694-9940 or visit our website at www.martelwealthadvisors.com to request a copy of this relationship summary and other up-to-date information.</p>
<p>Conversation Starters – Please ask us:</p> <ul style="list-style-type: none"> • 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? 	

Exhibit A – Summary of Material Changes

Since the ADV Part 3 Brochure dated June 2020, the following material changes have been made to this Relationship Summary:

Under “Introduction”	Effective January 1, 2026, Martel Wealth Advisors was reorganized as a Limited Liability Company (LLC), previously registered as a corporation.
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