

### Introduction

Our firm, DeDora Capital, Inc., is an investment adviser registered with the Securities and Exchange Commission. It is important for you to know how advisory and brokerage services and fees differ. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

### What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to clients. Our advisory services include Wrap Comprehensive Portfolio Management, Ultra High Net Worth & Corporate Consulting Service, and Financial Planning & Consulting. If you elect to work with our firm, we will meet with you (in person if possible, otherwise via telephone conference) in order to understand your current financial situation, existing resources, financial goals, and tolerance for risk. Based on what we learn, we will provide financial advice and recommend a portfolio of investments. Portfolios are monitored regularly, at least annually, and rebalanced as needed. We offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We primarily manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning & Consulting is included in our Wrap Comprehensive Portfolio Management service for no additional fee, unless you negotiate a different payment arrangement such as discounting our Wrap Comprehensive Portfolio Management service to accommodate stand-alone Planning & Consulting billing. Financial Planning & Consulting is also offered as a separate service as well Ultra High Net Worth & Corporate Consulting for a flat or hourly fee. We do not monitor the investments for the Financial Planning & Consulting service.

*Additional information about our advisory services is in Item 4 & 7 of our Firm Brochure and Item 4 & 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/177523>.*

### Questions to Ask Us:

- 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 those qualifications mean?

### What fees will I pay?

You will be charged an ongoing monthly fee based on the average daily balance of your account.

Our Wrap Comprehensive Portfolio Management fee schedule lists our range of fees. Our standard fee range is 1.20% or less. Our Wrap Comprehensive Portfolio Management fee schedule depends on the value of the investments in your account. In general, the more assets you have in your advisory account, the lower the fee rate but the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. However, our advisory fees are to the first dollar which means when your assets reach \$1,000,000, for example, your fee is reduced from 1.2% to 1% and that extends down to the first dollar.

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. Our firm does not send invoices unless there is a Planning or Consulting contract with invoicing rates. For standalone Financial Planning & Consulting services, we have hourly fees that range from \$250 or less and flat fees which range from \$10,000 or less. Our hourly and flat rate varies by the project complexity for our Ultra High Net Worth & Corporate Consulting Service. We do not charge an upfront retainer when you sign an agreement.

The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you depending on the underlying investment. We pay the custodian's fees charged to you for our Wrap Comprehensive Portfolio Management and Ultra High Net Worth & Corporate Consulting Service. The fees for wrap fee programs are therefore higher than they would be if we did not include custodian fees. Nonetheless, our Advisory Fees continue to be well below industry average.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional

## Form CRS – Client Relationship Summary

February 2021

fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as “surrender charges” for some variable annuities, or exchange fees for some foreign companies that trade on U.S. Stock exchanges, etc.

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.

*Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/177523>.*

**Questions to Ask Us:** 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?

### 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. Here are some examples to help you understand what this means:

One of our firm’s financial professionals is registered representatives of Purshe Kaplan Sterling Investments, Inc. (“PKS”), an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through PKS or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and PKS charge for those services are different. Registered representatives charge a transaction-based fee, commonly referred to as a commission, each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. You can learn more about PKS’s brokerage services and fees at [www.pksinvest.com](http://www.pksinvest.com).

*Additional information about our conflicts of interest is in Item 10 & 14 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/177523>.*

**Questions to Ask Us:** 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 compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:** As a financial professional, do you have any disciplinary history? For what type of conduct?

### Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #177523. You may also contact our firm at (707) 253-0681 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:** 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?