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Form ADV, Part 2A – Disclosure Brochure

This brochure provides information about the qualifications and business practices of 2260 West, LLC. If you have any questions about the contents of this brochure, please contact us at (541) 707-2260. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

2260 West, LLC is a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training.

Item 2 – Material Changes

The brochure dated September 2023 is the revised brochure of 2260 West, LLC.

2260 West, LLC will provide updated disclosures and brochures as material changes present themselves. We will provide a brochure at your request by contacting us at (541) 707-2260.

Kyle Dover is now the firm's chief compliance officer. (Item 19)

2260 West now offers portfolio management services (Items 4 & 5)

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Item 4 – Advisory Business

A - Firm description

2260 West, LLC (2260 West) is an investment advisory firm, registered in the State of Oregon, formed in June 2020. 2260 West provides financial planning services to individuals and small businesses in the State of Oregon. The principal owners are Kyle Dover and Cody Martin.

B - Advisory services offered

2260 West offers financial planning services to individuals, families, trusts, estates, and small businesses (“client”) and portfolio management services.

Portfolio Management Services

2260 West offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. 2260 West creates an Investment Policy Statement for each client, which outlines the client’s current situation (income, tax levels, and risk tolerance levels) Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

2260 West evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

2260 West seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of 2260 West’s economic, investment or other financial interests. To meet its fiduciary obligations, 2260 West attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and, accordingly, 2260 West’s policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is 2260 West’s policy to allocate investment opportunities and transactions

it identifies as being appropriate and prudent that might have a limited supply among its clients on a fair and equitable basis over time.

Personal financial planning

2260 West provides various financial planning services to individuals and families in accordance with a written financial planning agreement. These services are tailored to each client's financial goals and objectives.

Personal financial planning involves the following seven-step process to create and maintain a client's financial plan.

1. Discovery and understanding of client's personal and financial circumstances
2. Identifying and selecting goals
3. Analyzing the client's current course of action and potential alternative courses of action
4. Developing the financial planning recommendations
5. Presenting the financial planning recommendations
6. Implementing the financial planning recommendations
7. Monitoring progress and updating

During the financial planning process, certain recommendations may be presented to the client. 2260 West will work with each client's professional team or provide referrals to professionals (accountants, attorneys, investment advisors, insurance brokers, etc.) to assist clients in implementing plan recommendations.

On an as-needed basis, 2260 West provides consulting related to various a la carte financial planning issues.

The personal financial planning areas of focus for 2260 West include, but are not limited to, the following:

1. Budget planning
2. Retirement planning
3. Estate planning
4. Education planning
5. Insurance planning
6. Cash flow planning
7. Custom planning
8. Tax planning
9. Goal-based planning

Business financial planning

2260 West provides various financial planning services to businesses and their owners, members, and/or shareholders ("client") in accordance with a written financial planning agreement. These services are tailored to each client's financial goals and objectives.

The same seven-step process used for personal financial planning is utilized for business financial planning.

The business financial planning areas of focus of 2260 West include, but are not limited to, the following:

1. Acquisitions
2. Start-up assistance
3. Financial coaching
4. Budget planning
5. Business sales
6. Succession planning

C – Tailored advisory services

The services provided by 2260 West are tailored to the goals and objectives of each client. Although 2260 West follows a stringent internal process in providing advisory services, each client's needs, goals and objectives are distinct.

D – Participation in wrap fee programs

2260 West does not participate in wrap fee programs.

E – Management of client assets

2260 West does not manage client assets on a discretionary or non-discretionary basis.

Item 5 – Fees and Compensation

The following paragraphs describe the fee structure for services rendered by 2260 West. Prior to engaging 2260 West for advisory services, each client will be provided and asked to sign a written agreement stating the terms of the engagement and fee structure.

A – Compensation for advisory services

2260 West is a fee-only advisory firm. Compensation is only provided by clients and 2260 West does not receive any compensation from any other third-party.

Portfolio Management Services Fees

Total Assets	Annual Fee
\$0 - \$300,000	1.50%
\$300,001- \$1,000,000	1.25%
\$1,000,001 - \$3,000,000	0.80%
\$3,000,001 +	0.50%

Portfolio management fees are withdrawn directly from the client's accounts with client's written authorization or may be invoiced and billed directly to the client; clients may select the method in which they are billed. Fees are paid quarterly in advance.

Personal financial planning

A fee for an initial financial plan will be agreed upon, in writing, prior to the commencement of the planning activities. This fee is dependent upon the nature and complexity of the financial plan. Our minimum fee for an initial financial plan is \$1,000.

Additional fees to monitor the financial plan, alter the financial plan or discuss the financial plan after it has been delivered will be charged at standard hourly rates of \$300/hour.

Business financial planning

A fee for an initial financial plan will be agreed upon, in writing, prior to the commencement of the planning activities. This fee is dependent upon the nature and complexity of the financial plan. 2260 West will track the time involved in the plan and communicate certain departures from the agreed upon initial planning fee, periodically.

Additional fees to monitor the financial plan, alter the financial plan or discuss the financial plan after it has been delivered will be charged at standard hourly rates of \$300/hour.

B – Nature of client bills

2260 West will bill clients for fees as time is incurred on the engagement. 2260 West reserves the right to charge interest on unpaid balances 30 days past due.

C – Other fees or expenses

Additional fees may be charged for costs incurred by 2260 West on behalf of the client. Examples include, but are not limited to, standard mileage rates and postage.

D – Fees paid in advance

Occasionally, 2260 West will require a “retainer” (fees paid in advance of the engagement). If a client requests to terminate an engagement, 2260 West reserves the right to utilize the retainer for time incurred in an engagement based on standard hourly rates. Any excess retainer will be refunded to the client.

E – Compensation for sales of securities or other investment products

2260 West is a fee-only advisory firm and will not accept or receive fees, commissions or any other form of compensation from third parties. Doing so may create conflicts of interest and incentivize supervised persons (“advisors”) to recommend certain products.

To the fullest extent possible, 2260 West will work with the client’s professional team (accountant, attorney, investment advisor, insurance agent, etc.). Occasionally, clients will require referrals to professionals to assist with plan recommendations. 2260 West will assist clients in locating independent professionals as part of the financial planning process.

Item 6 – Performance-Based Fees and Side-By-Side Management

2260 West does not charge any performance-based fees for services provided. This item is not applicable.

Item 7 – Types of Clients

2260 West provides investment advice to individuals, families, trusts, estates and businesses. 2260 West does not require minimum assets under management to provide investment advice.

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

The following paragraphs describe the methods of analysis, investment strategies and risks of loss for advisory services rendered by 2260 West.

A – Methods of analysis and investment strategies

2260 West does not manage client's assets. 2260 West provides limited analysis related to client's investable assets and investment strategies. To every extent possible, 2260 West will work with a client's wealth management investment advisor related to investment strategy.

2260 West may have view-only access to client assets in real-time. This access is necessary for financial planning considerations and plan monitoring.

Methods of analysis and investment strategies provided by 2260 West are tailored and customized to each client and a necessary element of the financial planning process.

2260 West utilizes certain rates of return, inflation and tax to provide investment advice. These rates are not guaranteed but are a necessary element of the financial planning process.

2260 West generally employs a long-term investment strategy aimed to achieve client's goals and objectives.

It is the client's responsibility to communicate changes in goals and objectives to 2260 West on an as-need basis or as part of periodic monitoring consultations.

B – Risks of loss

Investing in securities involves risk of loss that clients should be prepared to bear. 2260 West will review and evaluate each client's risk tolerance as part of the financial planning process. To the extent possible, 2260 West will work with clients to implement strategies to achieve desired risk levels. Certain risks are out of the control of 2260 West and the client.

The following are risks associated with the advisory services, which include but are not limited to:

- Market risk – The risk of investments declining in value because of economic developments or other events that affect the entire market

- Interest rate risk – The risk of losing money because of a change in interest rates.
- Inflation risk – The chance that inflation will decrease an investor's assets
- Liquidity risk – The risk that certain assets are not readily available to sell
- Reinvestment risk – The risk of loss from reinvestment of principal and/or income at a lower rate of return.
- Longevity risk – The risk that financial needs last longer than anticipated

C – Risks involved with certain recommendations

Although 2260 West does not manage client assets, occasionally types of securities or vehicles may be recommended. Risks involved with certain recommendations will be presented to the client.

Item 9 – Disciplinary Information

There have been and are currently no legal or disciplinary events that would be material to the evaluation of 2260 West or the integrity of the firm's management.

Item 10 – Other Financial Industry Activities and Affiliations

Neither 2260 West nor related persons are registered, or have applications pending to register, as a broker-dealer, a registered representative of a broker-dealer, a futures commission merchant, a commodity pool operator, or a commodity trading advisor, or an associated persona of the foregoing entities.

2260 West is solely engaged in the business of financial planning. The principal owners of 2260 West are Kyle Dover and Cody Martin. Both individuals are certified public accountants (CPAs) and are also principal owners of Patrick Casey & Co. LLP, an accounting firm in Bend, Oregon. Most of their professional time is spent on activities of Patrick Casey & Co. LLP. Certain clients of 2260 West are also clients of Patrick Casey & Co. LLP.

2260 West acts entirely independent of Patrick Casey & Co. LLP. As part of the financial planning process, 2260 West will occasionally be required to refer clients to accounting firms, which may include Patrick Casey & Co. LLP. Such referrals will be disclosed to the client.

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

2260 West has a Code of Ethics (the “Code”) that our firm and employees adhere to as our fiduciary commitment to each client. This Code applies to all principal owners, supervised persons and related persons associated with 2260 West. Through honesty, integrity, competence, and diligence, 2260 West acts in our client’s best interest and exercises due care. This includes avoiding, disclosing and managing conflicts of interest and maintaining the confidentiality and privacy of our clients.

2260 West does not manage client’s assets and as a result does not need to disclose personal trading with material interest or personal trading in the same securities as clients.

2260 West adheres to the CFP Board’s Code of Ethics. Upon request, we can direct you to a weblink to the Code.

Item 12 – Brokerage Practices

2260 West is a fee-only firm that does not manage client’s assets. Client assets are held by their broker-dealers and at their discretion. Occasionally, 2260 West may be asked to refer clients to wealth management investment advisors. 2260 West does not earn commissions or referral fees. It is the client’s sole responsibility to engage wealth management investment advisors.

Occasionally, 2260 West will work with a client or their wealth management investment advisor to implement certain products related to a financial plan.

Item 13 – Review of Accounts

Through our rigorous internal process, 2260 West continually reviews client financial plans. As part of the monitoring step in the financial planning process, this occurs no less than once annually. Additionally, all principal owners and supervised persons are included in the review process. The review process is a collaborative internal process of our firm aimed to identify planning opportunities, solutions, recommendations and alternatives for our clients. The commentary divulged in our process is documented internally.

Item 14 – Client Referrals and Other Compensation

2260 West does not participate in any written or oral client referral fee programs, or other compensation programs. The only compensation provided to 2260 West is by fees charged to clients.

Item 15 – Custody

2260 West does not retain custody of client funds, securities or assets of any nature.

Item 16 – Investment Discretion

2260 West does not manage any client assets and as a result, does not accept any discretionary authority over client security accounts.

Item 17 – Voting Client Securities

2260 West has not, does not, and will not, accept authority to vote client securities. Clients will receive their proxies or other solicitations directly from their custodians or transfer agents.

Item 18 – Financial Information

2260 West does not require advance payment of fees more than five months in advance for services provided.

2260 West does not have discretionary authority or custody of client funds, securities or assets of any nature.

2260 West has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19 – Requirements for State-Registered Advisors

A – Management persons

Kyle Dover is the manager and chief compliance officer of 2260 West. Information regarding his formal education and background is available in Form ADV, Part 2B – Brochure Supplement (see below).

Cody Martin is a manager of 2260 West. Information regarding his formal education and background is available in Form ADV, Part 2B – Brochure Supplement (see below).

B – Other businesses

The principal owners of 2260 West are Kyle Dover and Cody Martin. Both individuals are certified public accountants (CPAs) and are also principal owners of Patrick Casey & Co. LLP, an accounting firm in Bend, Oregon. Most of their professional time is spent on activities of Patrick Casey & Co. LLP. Certain clients of 2260 West are also clients of Patrick Casey & Co. LLP.

C – Performance-based fees

2260 West is not compensated with any performance-based fees. Additionally, 2260 West does not compensate any supervised persons with performance-based fees.

D – Management person legal events

Neither of the management persons of 2260 West have been found liable in (a) an arbitration claim alleging damages in excess of \$2,500 or (b) a civil, self-regulatory organization, or administrative proceeding involving any of the following:

1. An investment or an investment-related business or activity;
2. Fraud, false statement(s), or omissions;
3. Theft, embezzlement, or other wrongful taking of property;
4. Bribery, forgery, counterfeiting, or extortion; or
5. Dishonest, unfair, or unethical practices.

E – Relationships with securities issuers

2260 West and its management persons do not have any relationships with issuers of securities.