



Disclosure Brochure January 2021

This brochure provides information about the qualifications and business practices of Living Earth Investments, LLC. If you have any questions about the contents of this brochure, you can reach us using the contact information provided below. 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.

Additional information about Living Earth Investments is also available from FINRA at 800-289-9999 and the State of Oregon at the Department of Consumer & Business Services Division of Finance and Corporate Securities at www.cbs.state.or.us/dfcs/online.html.

Address 2307 NE 132nd Ave Portland, OR 97230

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Material Changes

There have been no material changes since the prior update from January 2020.

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Advisory Services

Living Earth Investments creates portfolios of sustainable investments screened for environmental and ethical considerations. We strive to find compelling investment opportunities that met our clients' financial and ethical preferences.

Services are tailored to the needs of each client. Portfolios are personalized to represent each investor's values and investment needs. All funds are managed on a discretionary basis.

Fees and Compensation

Fees for advisory services can be up to 1.50% if assets managed. Clients are billed quarterly for advisory services, up to 0.375% of total assets managed.

Fees can be deducted from client accounts. Fees can also be paid out of pocket. Clients are not required to pay fees in advance.

Client accounts are held at Shareholder Services Group (SSG). SSG can charge up to \$35.00 per trade. SSG may charge additional fees for other services, such as wiring funds. If mutual funds are used, clients may be charged mutual fund expenses. If exchange traded funds (ETFs) are used, clients may be charged traded fund fees.

Living Earth Investments is not compensated for the sale of securities or other investment products.

Performance-Based Fees and Side by Side Management

Living Earth Investments does not charge performance based fees.

Types of Clients

Individuals, trusts, foundations, businesses

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Methods of Analysis, Investment Strategies and Risk of Loss

All securities are evaluated for sustainable business practices, valuation, and client suitability. Statistics such as price/book value, price/earnings, and dividend yield are used to determine investment selection. In addition to financial valuations, all investments are reviewed for potential impacts to people and the planet.

Clients are informed of risk of loss for each security. All securities involve risk of loss in some manner. Past Performance does not guarantee future results.

Disciplinary Action

No disciplinary action has been taken against Living Earth Investments.

The owner, principal, and investment advisory representative do not have any disciplinary history.

Other Financial Industry Activities and Affiliations

Living Earth Investments is not affiliated with other financial service providers at this time.

Code of Ethics and Personal Trading

Living Earth Investments and Aaron Rivers may trade in securities held by and recommended to clients. All interest is disclosed to clients in advance.

All clients who own or may own securities traded by the investment advisor are notified of any participation or personal trading activity.

Living Earth Investments may recommend for purchase securities owned by Aaron Rivers. Ownership is disclosed in advance of client purchases.

If Living Earth Investments or Aaron Rivers considers selling any securities owned by clients, the clients will be notified in advance via verbal communication or electronic mail. Clients will be allowed to sell their securities first.

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Brokerage Practices

Factors in selecting Shareholder Service Group (SSG) as broker dealer for Living Earth Investments:

- Excellent customer service
- Easy online access
- Electronic statements, confirms, and other correspondence

Living Earth Investments does not receive soft dollar benefits or referrals from Shareholder Service Group. Direct brokerage relationships are not required. Living Earth Investments is not affiliated or supervised by SSG. Living Earth Investments does not have a material incentive to select SSG as broker dealer.

Review of Accounts

All positions are constantly monitored. Clients receive quarterly statements. All accounts are reviewed quarterly at minimum. Significant changes may trigger immediate reviews. Market commentary is provided on an ongoing basis via email or verbal report.

Client Referrals and Other Compensation

There are no compensation arrangements in place for client referrals.

Custody

Living Earth Investments does not have custody of client funds or securities. All funds are held at Shareholders Service Group. Clients will receive statements directly from SSG. Living Earth Investments is not affiliated or supervised by SSG.

Investment Discretion

Living Earth Investments accepts discretionary authority on behalf of clients. Clients grant this authority through SSG's online access, fee payment and trading authorization section on the new account form. Discretionary authority is also outlined in the investment advisory contract.

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Voting Client Securities

Living Earth Investments accepts the authority to vote client securities. Voting positions are based on promoting sustainable business practices and increasing shareholder value on a long term basis.

Financial Information

Prepayment of investment fees is not required.

Living Earth Investments was founded in 2008. Aaron Rivers is the principal owner with 100% ownership.

Living Earth Investments and Aaron Rivers have not been subject to a bankruptcy petition or any criminal, civil or self regulatory infractions.

Requirements for State Registered Advisors

Aaron Rivers graduated with a 3.8 GPA from the University of Oregon with a Bachelor Science in Psychology and Business Administration. Aaron formed Living Earth Investments in 2008 to manage money for conscientious investors who want their investments to reflect their values and ethics.

Prior to forming Living Earth Investments, Aaron was Vice President at McAdams Wright Ragen in Portland, specializing in community bank investing and data management. From 2003-2007, Aaron was an equity research analyst at Wedbush Morgan Securities in Lake Oswego, OR. Aaron was a fixed income trading assistant for US Bancorp in Portland from 2001-2003.

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