



Financial Professional Brochure

Richard Toban
Ashira Financial, LLC
4827 S Kenny Street, Seattle WA 98118
206-418-6658
richard@ashirafinancial.com

THE CAPACITY IN WHICH I ACT

All business communications with you and any recommendations I make for you will be in my capacity as a registered representative of a broker-dealer, unless we have established a written advisory relationship.

An advisory relationship may only be created by your signing an advisory agreement that has been approved by the Investment Adviser.

If you hold both brokerage and advisory accounts, when I communicate with you, I will discuss some, none, or all your accounts held with me. When we discuss brokerage accounts, I am acting as your broker. When we discuss advisory accounts, I am acting as your advisor. When we discuss your household or all accounts generally, I will verbally explain to you when I am speaking as your advisor or as your broker.

If you have questions at any time as to the capacity in which I am acting, please ask me and I will clarify my capacity to you.

ACCOUNT MONITORING AND REVIEW

My firm does not provide formal brokerage account monitoring programs. As a broker, I will from time-to-time review your holdings, and I may contact you to discuss some or all your holdings to make recommendations. Alternatively, you may contact me to discuss your account holdings or specific securities you may wish to purchase or sell, and I may make recommendations. In neither case is this considered account monitoring, nor should you assume that my silence as to any position is the equivalent of a recommendation to hold a security. If you desire continuous and regular supervisory or management services, you should consider an investment advisory relationship instead of a brokerage relationship. Additionally, I will not monitor your account(s) periodically or continuously on a formal basis. I may review your accounts and meet with you from time-to-time, but such practice is not considered account monitoring, and the practice may be modified or terminated informally at any time at my discretion.

When I am acting as an Investment Advisor, I will meet with you, or at least offer to meet with you, annually or more frequently to review your accounts and provide investment advice to you. This service is part of my fee charged to you, and you will not be billed additional time or fee for this service.

ACCOUNT MINIMUMS AND REQUIREMENTS

Neither the firm nor I have formal account opening or maintenance minimum balance requirements.

MATERIAL LIMITATIONS ON THE TYPES OF SERVICES I OFFER

In order to provide brokerage recommendations, a financial professional must be registered in the state where she/he is located, and the state in which you are located when he/she makes a recommendation. I currently hold brokerage licenses in the following states: CA, MD, MT, NJ, NY, TX, WA

MY INVESTMENT APPROACH, PHILOSOPHY, OR STRATEGY

Beyond the various financial and insurance needs of our clients, whether an individual, family or business, we strive to understand their specific circumstances, desires, and preferences. Then we work with them to craft strategies, implement those strategies and reevaluate them to ensure they are suited as things change. Beyond standard solutions, I enjoy exploring and working with various strategies and programs that are less known, often taking additional training to implement.

MATERIAL CONFLICTS OF INTEREST

Coastal has identified several conflicts of interest in Form CRS and the Reg BI Disclosure Documents which apply to my services. Please reference Form CRS and the Reg BI Disclosure documents along with this Financial Professional Brochure

I have no individual conflicts to disclose at this time.