



access
by human investing®

FORM ADV PART 2A

**FINANCIAL PLANNING
WORKPLACE ADVISORY
WEALTH ADVISORY**

Human Investing
6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

(503) 905-3100

access.humaninvesting.com

ITEM 1
COVER PAGE

HUMAN INVESTING, LLC
(DBA HUMAN INVESTING)

ACCESS BY HUMAN INVESTING
ADVISORY PROGRAM BROCHURE

6000 Meadows Rd, Suite 105
Lake Oswego, OR 97035

Phone: (503) 905-3100

Firm Website: www.humaninvesting.com

Access Website: <https://access.humaninvesting.com>

Rivermark Advisory Program Website: www.humaninvesting.org/rivermark

March 20, 2024

This Form ADV Part 2 brochure provides information about the Access by Human Investing advisory program (formerly known as the “Rivermark Community Credit Union Advisory Program”) and the qualifications and business practices of its sponsor, Human Investing, LLC. If you have any questions or to obtain additional information about the contents of this brochure you may contact us by phone at (503) 905-3100 or by email to peter@humaninvesting.com. Human Investing is a registered investment advisor with the United States Securities and Exchange Commission (“SEC”). Registration of an investment advisor does not imply any level of skill or training. The information in this brochure has not been approved or verified by the SEC or any state securities authority.

Additional information about Human Investing is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for our firm is 133017.

ITEM 2 MATERIAL CHANGES

We have made the following material changes to this brochure since the previous annual amendment dated March 29, 2023:

- Item 1 has been updated to reflect that Human Investing has moved its office location to 6000 Meadows Rd, Suite #105, Lake Oswego, OR 97035.
- Items 4 and 5 have been updated to reflect that we no longer offer workplace advisory services as part of the “Access by Human Investing” advisory program (“Access Program”) described in this brochure. Clients wishing to engage us for the advice regarding their workplace retirement accounts may engage us for such services outside of the Access Program. Please contact us for details.
- Item 5E and 10C have been updated to reflect that Human Investing no longer has any employees that are licensed as insurance agents.
- Item 14 has been updated to disclose that Human Investing pays bonus compensation to its investment advisor representatives based on the referral and/or servicing of new client accounts.
- Item 15 has been updated to disclose that certain clients may execute standing letters of authorization (“SLOAs”) granting Human Investing the ability to disburse client funds to third party payees identified by the client. This section has been further amended to reflect that we follow the guidance set forth in the SEC’s no-action letter to the Investment Advisers Association dated February 21, 2017, with respect to these SLOAs.

In addition to the above material changes, this brochure has been amended throughout for purposes of providing clients with increased clarity and transparency regarding our services, fees, and business practices. These changes are not material.

We will update this brochure and summarize in this Item 2 any material changes with respect to our business in accordance with applicable law. All current clients will receive a Summary of Material Changes to this and subsequent brochures within 120 days of the close of our fiscal year and certain additional updates regarding changes with respect to our firm and our business practices as they may occur. Updated information concerning these changes will be provided to you free of charge. A Summary of Material Changes is also included within our brochure found on the SEC’s website at www.adviserinfo.sec.gov. You can obtain additional information about our firm by searching for us on the foregoing website by our firm name or by our unique IARD/CRD number (133017).

Currently, our brochure may be requested by contacting Andrew Gladhill at (503) 905-3100 or by email at andrewg@humaninvesting.com.

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