

19330 Vashon Highway SW
Vashon, WA 98070
206-463-4004
www.VIPvashon.com
CRD: 289941
Raven HJ Pyle-McCrackyn: Inv CRD 2288231

This brochure provides information about the qualifications and business practices of Vashon Island Professionals, LLC and its principal: Raven HJ Pyle-McCrackyn. If you have any questions about the contents of this brochure, please contact us at 206-463-4004 and/or raven@vipvashon.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional Information about Vashon Island Professionals also is available at the SEC's website at www.advisorinfo.sec.gov

REGISTRATION DOES NOT IMPLY A CERTAIN LEVEL OF SKILL OR TRAINING.

This brochure is required to be provided to all new clients and to current clients at least annually. Many of the items in the table of contents do not apply to our business. The SEC and State of Washington wants to ensure that you are notified of all revenue sources and any conflicts of interest we may have. We are a fee-only service. We take no commission, referral fees, or management fees. This information will be stated in many ways in this brochure because specific items have to be addressed. If you have any questions, please contact us.

Item 2: Material changes to Form ADV Part II.

This brochure was first created July 1, 2019 and will be updated whenever material changes occur – a summary of all changes will be included in this section.

Item 3 - Table of Contents:

SEC REQUIRED ITEMS

- ITEM 4: ADVISORY BUSINESS OUR FIRM, PRINCIPAL AND SERVICES (Page 3)
- ITEM 5: FEES AND COMPENSATION (Page 4)
- ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT (Page 4)
- ITEM 7: TYPES OF CLIENTS (Page 4)
- ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS (Page 4)
- ITEM 9: DISCIPLINARY INFORMATION (Page 5)
- ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS (Page 5)
- ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN *CLIENT* TRANSACTIONS AND PERSONAL TRADING (Page 5)
- ITEM 12: BROKERAGE PRACTICES (Page 5)
- ITEM 13: REVIEW OF ACCOUNTS (Page 5)
- ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION (Page 6)
- ITEM 15: CUSTODY (Page 6)
- ITEM 16: INVESTMENT DISCRETION (Page 6)
- ITEM 17: VOTING CLIENT SECURITIES (Page 6)
- ITEM 18: FINANCIAL INFORMATION (Page 6)

STATE REQUIRED ITEMS

- ITEM 19: EDUCATIONAL AND BUSINESS BACKGROUND OF PRINCIPAL (Pages 6 and 7)
- ITEM 20: OTHER BUSINESS ACTIVITIES (Page 7)
- ITEM 21: PERFORMANCE BASED FEES (Page 7)
- ITEM 22: ARBITRATION CLAIMS (Page 7)
- ITEM 23: CIVIL COURT, SELF-REGULATORY ORGANIZATIONS AND ADMINISTRATIVE PROCEEDINGS (Page 7)
- ITEM 24: PERSONAL RELATIONSHIP WITH ISSUERS OF SECURITIES (Page 7)

ITEM 4 - ADVISORY SERVICES (OUR FIRM, PRINCIPAL AND SERVICES)

Vashon Island Professionals, LLC was founded September 1, 2017 and was registered as an investment advisor in 2019. **Please note: Registration does not imply a certain level of skill or training.** Our Principal, Raven HJ Pyle-McCrackyn, CFP® (born in 1969) has worked in the financial industry since 1992 and has worked as a “registered representative” (aka stock broker), at an investment management firm and as a tax preparer. In addition to being a CERTIFIED FINANCIAL PLANNER,™ and a College Funding and Student Loan Advisor (CFSLA) she is also an Enrolled Agent (This gives her the same rights and responsibilities as a CPA when representing clients with the Internal Revenue Service.) (Please see section 17, page 5)

We provide information, analysis and advice concerning taxes, investments, insurance, and retirement and estate planning as well as college planning and loan repayment strategies. We also prepare individual 1040s, trust tax returns, estate income tax returns and gift tax returns. We do not actively manage client assets.

We complete financial plans that review your cash flow, analyze your investments to determine how they fit into your current and future needs, compare your insurance policies to your current needs in order to verify if you are adequately insured (neither under nor over insured). We will examine your current retirement assets and make suggestions on any needed changes to meet your retirement goals. We will look at your will, power of attorney, trusts and discuss your tax situation.

In our security analysis, we use tools (such as Morningstar) to categorize your current investments, look at the advisors and make overall suggestions such as “I would suggest you sell XX as you are over-weighted” or “These three mutual funds are serving the same purpose, I suggest you speak with your advisor about why you have all three. Perhaps an XXX index fund would be a better choice.”

We offer “second opinions” which give you an unbiased review of suggestions made by other professionals who are selling investment, insurance or retirement products.

We offer budgeting sessions where we meet on a regular basis to help clients get control of finances and learn new habits to stay in control of spending. These sessions are tailored to the individual – we also offer free classes about budgeting on an irregular basis.

We offer classes regarding financial issues such as budgeting, college planning, student loan debt management, saving for a home, surviving after retirement, and various tax issues. These are offered to clients and non-clients alike at no charge.

We do NOT sell investments or insurance, manage assets, write wills or trusts or create retirement plans. We take any restrictions you may have regarding investment needs into account when developing plans. We do not participate in a wrap fee program and do not have any assets under management. You may purchase any investments we recommend through any other broker or agent you desire. We are happy to work with your professional to facilitate implementation of your plan. We have no affiliations with any brokers or agents.

ITEM 5: FEES AND COMPENSATION

Our firm is completely fee-based. We receive no commissions, referral payments, or any other compensation. Our goal is to be completely independent and available to provide unbiased advice. Our fees are listed below. We will take less in special circumstances (low income being one). We charge after services are performed and request payment in 30 days unless other arrangements are made and we accept cash, checks and several credit cards.

Hourly Financial Planning Rate:	\$200/hr.
Hourly Tax Preparation Rate:	\$150/hr.
Budgeting Training Rate:	\$30 per session

Flat Rate Services: *

\$2,000	Comprehensive Financial Plan
\$ 400	Second Opinion Service

* If our time put into either Comprehensive Financial Plan or Second Opinion Service would be less at the regular hourly rate, you will be charged the regular hourly rate.

The advisory client has a right to terminate the contract without penalty within five business days after entering the contract. In fact, you can end your engagement with us at any time. We will provide you with whatever work we have completed to date, any original documents we have on hand. If we have been engaged for more than five days we will request payment for time spent on your project and provide you with copies of what has been produced to date. Our invoice will include our fee along with the formula used for calculating that fee, the calculation itself and the time period covered by the fee.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not have these types of fees at our firm.

ITEM 7: TYPES OF CLIENTS

We generally work with individuals and small business. We have no asset requirements.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

We tailor our advice to the general needs of our clients. We do not suggest the purchase of individual securities, but rather give specific strategies for each client situation. Any investment strategy comes with inherent risks: risk of market decline, risk of the investment not earning enough to meet inflation needs, the risk of excessive taxation, and the risk of company default as well as others. We do our best to mitigate these risks by suggesting various options to diversify your portfolio and suggest tax-advantaged options that meet individual needs. When we discuss our recommendations, risks will be fully disclosed. Securities involve risk of loss that clients should be prepared to bear and frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

ITEM 9: DISCIPLINARY INFORMATION

There has been no disciplinary actions or charges leveled against our firm, principal or any employees.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

We have no other industry activities or affiliations. While we do have a list of professionals to refer you to, we do not get any compensation for those referrals and have no financial stake in any of them.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN *CLIENT* TRANSACTIONS AND PERSONAL TRADING

We have no conflict of interest regarding personal investments including the fact that we do not buy or sell our own securities that may also recommend to advisory clients.

Because we do not receive incentives, referral fees or commission, our recommendations are not influenced by anything other than our analysis of your needs and goals.

As a CERTIFIED FINANCIAL PLANNER™ I adhere to a code of that require me to uphold the principals of Integrity, Objectivity, Competence, Fairness, Confidentiality, professionalism and diligence at to put my client's needs first before my own. You can learn more about this at the CFP Board website: www.cfp.net.

As an Enrolled Agent and member of the National Association of Enrolled Agents, I must comply with Treasury Department Circular 230 regulations and the NAEA Code of Ethics and Rules of Professional Conduct. You can learn more about the NAEA's Code of Ethics at www.naea.org and about Circular 230 at www.IRS.gov.

ITEM 12: BROKERAGE PRACTICES

We subscribe to Morningstar securities research program and have research programs available through our tax program. In addition, we subscribe to MoneyGuidePro to assist clients with budgeting and getting basic information for preparing financial plans. These are paid services. We do not receive any research material as a soft dollar benefit.

We have no requirements that you use a specific broker. We are unable to execute security orders on your behalf.

ITEM 13: REVIEW OF ACCOUNTS

Raven HJ Pyle-McCrackyn is happy to review your securities or your financial plan at any time. This is not included for the plan fee and is a separate service. After each requested review, a written summary will be provided.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

We do not get compensation in any form for client referrals to other businesses. If you request a referral from us, you will be given a minimum of two firms that we think should meet your needs.

We do not compensate other professionals for referring clients to us.

ITEM 15: CUSTODY

We do not have custody of any client assets and, therefore, do not provide statements to clients. You are welcome to engage us to review your Financial Planning needs at whatever interval works for you.

ITEM 16: INVESTMENT DISCRETION

We do not and will not have discretionary authority over client's investments.

ITEM 17: VOTING CLIENT SECURITIES

We do not and will not accept authority to vote client securities.

ITEM 18: FINANCIAL INFORMATION

We do not require or solicit prepayment of fees for six months or more in advance.

We do not and will not have discretionary authority or custody of client funds.

We have not petitioned for bankruptcy at any time.

Because of these answers, we are not required to give you a balance sheet. However, if you would like an unaudited balance sheet of our principal, we are happy to provide it. We feel strongly that there is nothing in our "financial condition" that is likely to impair our ability to meet contractual commitments to clients.

ITEM 19: EDUCATIONAL AND BUSINESS BACKGROUND OF PRINCIPAL

Born 5/20/1969

Graduate of Grinnell College with BA, 1991

Passed Series 7 and 63 examinations, 1992 and 2000

Sales assistant and stock broker for US Bancorp Securities (1992 – 1994)

Admin and research assistant at Runde & Co, Inc (Investment Management Company)

Attended H&R Block Tax School, 1998

Tax Preparer at H&R Block, 1999

Stock Broker at Terra Securities, 2000

Annual Continuing Education relating to Tax Preparation (1999 – 2018)

Tax Preparer at R. Peter Lake (later named Lake, Kennedy McCulloch) 2000 – 2011

Tax Preparer at Williams+Callan (later purchased by Jeffrey Cole, CPA) 2011 - 2017

Passed CFP® Board Exam and received designation of CERTIFIED FINANCIAL PLANNER™ 2017

Became an Enrolled Agent August 2018

Received my CFSLA (College Funding and Student Loan Repayment) Designation 2019

MORE INFORMATION ABOUT CFP®

The CERTIFIED FINANCIAL PLANNER™ designation requires the applicant to pass six courses: Introduction to Financial Planning, Insurance, Investments, Retirement, Estate Planning, and Taxation and submitting a sample financial plan based on a case study provided by the educational institution. Once courses have been passed and Case Study has been approved, the applicant must pass a six-hour exam testing knowledge in all areas. Once a professional has earned the CFP® designation, s/he must complete 30 hours of CE accepted by CFP Board, including two hours of CFP Board-approved Ethics CE that focuses on CFP Board's Standards of Professional Conduct. A CERTIFIED FINANCIAL PLANNER™ must always put client's needs before their own.

INFORMATION ABOUT EA

Enrolled agents (EAs) have unlimited rights to represent taxpayers before the IRS. To become an EA, an applicant must pass a background check, be compliant with taxes and pass three IRS exams to prove tax competency. Enrolled agents must obtain 72 hours of continuing education every three years. A minimum of 16 hours must be earned per year, two of which must be on ethics.

INFORMATION ABOUT CFSLA

To earn a College Funding and Student Loan Advisor designation, the applicant must pass a comprehensive course that includes classes about College Funding and Student Loan Repayment. Once the designation is earned, the advisor must complete 10 hours of continuing education per year. A CFSLA has a fiduciary responsibility to clients.

ITEM 20: OTHER BUSINESS ACTIVITIES

In addition to providing advice on securities. We provide information, analysis and advice on taxes, insurance, retirement and estate planning as well as College Funding and Loan Repayment. We also prepare individual, estate and trust income taxes as well as preparing gift tax returns. We also respond to IRS notices. Currently, these activities comprise about 80% of our business.

ITEM 21: PERFORMANCE BASED FEES

We have no performance-based fees.

ITEM 22: ARBITRATION CLAIMS

No one at our firm (nor the firm itself) has been found liable in an arbitration claim of any sort.

ITEM 23: CIVIL COURT, SELF-REGULATORY ORGANIZATIONS AND ADMINISTRATIVE PROCEEDINGS

No one at our firm (nor the firm itself) has been found liable in a civil, self-regulatory organization or administrative proceeding involving any of the following.

- a) An investment or an investment-related business or activity
- b) Fraud, false statement(s) or omissions;
- c) Theft, embezzlement, or other wrongful taking of property;
- d) Bribery, forgery, counterfeiting or extortion
- e) Dishonest, unfair or unethical practices

ITEM 24: PERSONAL RELATIONSHIP WITH ISSUERS OF SECURITIES

No one at the firm has any relationship with any issuer of securities.