

AVANTIA INVESTMENT SERVICES, LLC

Customer Relationship Summary

February 5, 2025

Item 1—Introduction

Avantia Investment Services, LLC (“Avantia” “AIS”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple sources and tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2—Relationships and Services

What investment services and advice can you provide me?

Avantia offers custom tailored *Wealth Management Services* that may include, at the client’s option, discretionary portfolio management, selection and monitoring of third party money managers, and financial consulting services combined into a single comprehensive package. Under this service, we seek to act as your personal and family chief financial officer – advising on and managing the ongoing execution of virtually all of your financial and investment-related activities and coordinating such activities with your trusted legal, accounting/tax, and insurance advisors as necessary and appropriate.

Monitoring: Avantia will monitor your investment accounts on an ongoing basis, rebalance, and reallocate your holdings (including individual securities and TPMMs), as necessary and appropriate, based upon your individual needs, stated goals, investment objectives and restrictions. We will formally review your investment accounts on the same basis to monitor for progress towards your overall financial goals and investment objectives. In general, all investment accounts are formally reviewed at least annually.

Investment Authority: Where you engage us for portfolio management services, you will be required to grant AIS the discretionary authority to implement its investment recommendations directly within your investment accounts held at the Custodian *without* obtaining your specific consent prior to each transaction. This authority will include the ability to engage and terminate TPMMs to manage all or a portion of your account, and to determine the allocation of assets between and among such TPMMs within the pre-determined asset allocation ranges for your account(s).

Limited Investment Offerings: Clients always have the ability to request that we avoid transactions in certain securities, industry sectors, and/or asset classes. We will advise you if we (or any TPMMs we recommend) are unable to accommodate such requests, or if we determine that your investment restrictions will otherwise frustrate our management of your account.

Account Minimums and Other Requirements: Our account minimum is \$1M. At our discretion, we may waive this minimum account size.

Please see our Form ADV, Part 2A brochure, specifically Items 4 and 7, or by visiting <https://adviserinfo.sec.gov/firm/summary/307869>.

Conversation Starters: Ask us the following questions--

- “Given my financial situation, should I choose an investment advisory service? Why or why not?”
- “How will you choose investments to recommend to me?”
- “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

Item 3—Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Clients pay us fixed fees, asset-based fees, or a combination of both fee types for our *Wealth Management Services*, depending on the scope of the engagement. All fees charged by our firm are negotiable and will be set forth in a written *Wealth Management Services* Agreement executed by the client prior to the commencement of services.

Asset-Based Fees. You will pay our firm an annual asset-based management fee for our discretionary portfolio management services. The fee is calculated as a percentage of the market value of your assets, including the value of any actively managed cash balances, as such value is determined by the Custodian of your account. Our asset-based fees are pro-rated for partial billing periods based on the number of days services are provided to you relative to the total number of days in the partial period. Any amendments to our asset-based fees must be agreed to in writing by the client before taking effect.

For the portion of your account which is directly managed by our firm (*i.e.*, without the use of any TPMM(s)), fees will be disclosed at the time of engagement as well as annually when we provide you with the TPMM(s) Brochure.

Fixed Fees. In addition to our asset-based fee, you will pay us an annual fixed fee. These fixed fees are determined for each client individually, in view of the client’s unique financial needs and complexity, to be outlined in the Client’s *Wealth Management Services* Agreement. Generally, these services start at a flat fee of \$5,000, which is negotiable, and pending on various factors Services provided by AIS for this fixed fee component include organization and analysis of personal financial documents, liability management and analysis of up to two loans or lines of credit, and client portal access and maintenance. The fixed fee will be charged quarterly in arrears and will be re-evaluated by us from time to time in consultation with the client, based on changes in your financial circumstances and needs.

Description of Other Fees and Costs: Separate an in addition to the advisory fees paid to AIS, you will pay the Custodian all transaction charges, custodial, and/or brokerage fees and commissions, mark-ups and mark-downs, spreads, wire transfer fees and other fees and taxes associated with activity in your investment account(s), including, without limitation, any activity directed within any SMA(s) (collectively, “Brokerage Charges”).

You shall further be separately responsible to pay all management fees and other costs and expenses incurred in connection with investments and/or participation in any mutual funds, ETFs, and/or private investment vehicles (e.g., internal management fees, administrative fees, accounting fees and audit charges). Sub-Advisory Fees are also charged to you separate and in addition to our advisory fees in line with the schedules included above.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see our Form ADV, Part 2A brochure, specifically Item 5, or visit <https://adviserinfo.sec.gov/firm/summary/307869>.

Conversation Starters: You might ask the following question of a financial professional to start a conversation about the impact of fees and costs on investments:

- “Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional will offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.
- As part of our advisory services to you, we may recommend that you withdraw or “roll over” assets from an employer’s retirement plan to an individual retirement account (“IRA”) that we may advise on, and which may therefore result in additional advisory fees payable to us. This type of recommendation represents a conflict of interest for our firm. If we make this type of recommendation, you are under no obligation to follow such advice.

For additional information, please see our Form ADV, Part 2A brochure, specifically Item 11, or visit <https://adviserinfo.sec.gov/firm/summary/307869>.

Conversation Starter: Ask us the following questions--

- “How might your conflicts of interest affect me, and how will you address them?”

How do your financial professionals make money?

Avantia financial professionals are paid an annual salary in addition to a bonus based on client acquisition, growth of client assets, and ethics. This presents a conflict of interest as our financial professionals are incentivized to take additional risks to grow client assets. This is mitigated by our fiduciary duty to place your interest above our own as well as our Code of Ethics. Our financial professionals may also receive commissions when you purchase insurance products through them, including fixed annuities, variable annuities, life, health, accident, and long-term care insurance.

AIS is a subsidiary of Avantia MFO, Inc. Avantia MFO, Inc. also owns Avantia Family Office Services, LLC. We make services of these entities available to clients of AIS who may engage these other entities at the client’s discretion. When clients engage these other entities for services, Avantia MFO, Inc. and/or its subsidiaries are compensated, which in turn benefits AIS. Clients of AIS are not required to utilize services through these other entities.

Item 4—Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No, neither Avantia nor its financial professionals have legal or disciplinary history.

Visit Investor.gov/CRS for a free and simple search tool to research your financial professionals.

Conversation Starters: You might ask the following question of a financial professional to start a conversation about the financial professional’s disciplinary history:

- “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5—Additional Information

For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at <https://adviserinfo.sec.gov/firm/summary/307869>.

To obtain up-to-date information and request a copy of the Customer Relationship Summary, you may call: **425-589-0904**.

Conversation Starters: Ask us the following questions--

- “Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?”
- “Who can I talk to if I have concerns about how this person is treating me?”