

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Britt E. Campbell that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Britt E. Campbell is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Britt E. Campbell**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Britt E. Campbell was born in 1977 and graduated from the University of Nebraska at Omaha in 1999 with a Bachelor of Science Degree in Finance. He has been a member and an Investment Advisor Representative with Avior Wealth Management, LLC since April 2011. He was the President and Chief Compliance Officer and an Investment Advisor Representative with Campbell Wealth Management, Inc. from November 2007 to March 2011. He has been a Registered Representative with Purshe Kaplan Sterling Investments from November 2007 to November 2015. From May 2000 to November 2007, he was a Financial Advisor with Wells Fargo Investments.

### **Disciplinary Information**

Britt E. Campbell has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Britt Campbell is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Britt Campbell and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Campbell spends all of his work week on client advisory matters and management of Avior's employees.

**Additional Compensation**

Britt E. Campbell does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Campbell. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Kent E. Nelson that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kent E. Nelson is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Kent E. Nelson**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Kent E. Nelson was born in 1953 and graduated from the University of Nebraska at Omaha in 1979 with a Bachelor of Science Degree in Business Administration. He obtained designation as a Certified Investment Management Analyst in 2009 (CIMA®)<sup>1</sup> He has been a member of Avior Wealth Management, LLC since January 2009. Previously, he was a Vice President, a Senior Financial Advisor and a Registered Representative with Merrill Lynch, Pierce, Fenner & Smith, Inc. from March 1984 through January 2009.

### **Disciplinary Information**

Kent E. Nelson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Nelson spends all his work week on advisory matters.

### **Additional Compensation**

Kent E. Nelson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Nelson. They may both be contacted at (402) 218-4064.

### **Professional Designation Information**

<sup>1</sup> The Certified Investment Management Analyst (CIMA®) designation is administered through the Investment Management Consultants Association (IMCA). The CIMA® certification signifies that an individual has met initial and on-going experience and ethical, education and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the certification, candidates must (1) pass an online qualification examination, (2) successfully complete a one-week classroom education program provided by a registered education provider at an AACSB (Association to Advance Collegiate Schools of Business) accredited university business school and (3) pass an online certification examination. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Andrea P. McMahon that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Andrea P. McMahon is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Andrea P. McMahon**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Andrea P. McMahon was born in 1958 and graduated from the University of Nebraska at Omaha in 1985 with a Bachelor of Science Degree in Business Administration. She obtained designation as a Chartered Financial Analyst® in 1994 (CFA®)<sup>1</sup> She has been an Investment Advisor Representative with Avior Wealth Management, LLC since October 2013. Before joining Avior Wealth Management, LLC she was a Financial Advisor with Westwood Trust from October 1998 to October 2013 and a registered representative with Quasar Distributors, LLC from June 2006 to December 2010.

### **Disciplinary Information**

Andrea P. McMahon has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Andrea McMahon is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in her capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Andrea McMahon and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the

insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Other Business Activities**

Ms. McMahon spends all her work week on client advisory matters and management of Avior's employees.

### **Additional Compensation**

Andrea P. McMahon does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Andrea McMahon is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Ms. McMahon. They may both be contacted at (402) 218-4064.

### **Professional Designation Information**

<sup>1</sup> The Chartered Financial Analyst® (CFA®) designation is administered through the CFA Institute. The CFA designation signifies that an individual has met initial and on-going experience, ethical, education and examination requirements for investment management consulting, including advanced investment management theory and application. To obtain the CFA® certification, candidates must (1) successfully complete three separate levels of proctored exams each required more than 300 hours of study per level and (2) accumulate 48 months of approved work experience. CFA® designees are required to pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct, become a regular member of CFA Institute and apply for membership to a local CFA member society. CFA® designees must complete a minimum of 20 hours of continuing education activities including 2 hours in the content areas of Standards, Ethics, and Regulations (SER).

## **Brochure Supplement**

**January 31, 2024**

**This brochure supplement provides information about Rodney W. Goben that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Rodney W. Goben is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Rodney W. Goben**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Rodney W. Goben was born in 1960 and graduated from York College in 1982 with an associate degree in Liberal Arts. He has been an Investment Advisor Representative with Avior Wealth Management, LLC since March 2012. Before joining Avior Wealth Management, LLC, he was owner of Goben Financial Resources from 1989 to 2012. He was a Registered Representative with Purshe Kaplan Sterling Investments from March 2012 to November 2012. From February 2002 to May 2008, he was a Registered Representative with Sammons Securities Company, LLC and from May 2008 to February 2012 with Princor Financial Services Company.

### **Disciplinary Information**

Rodney W. Goben has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Goben is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Goben and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Goben spends all his work week on client advisory matters and management of Avior's employees.

**Additional Compensation**

Rodney W. Goben does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Rodney Goben is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Goben. They may both be contacted at (402) 218-4064.



## Brochure Supplement

January 31, 2024

This brochure supplement provides information about Donald W. Stanley, II that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Donald W. Stanley, II is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Donald W. Stanley, II**

1535 The Greens Way

Jacksonville Beach, FL 32250

Phone: (904) 260-2040

### **Educational Background and Business Experience**

Donald Stanley was born in 1982 and graduated from the University of Nebraska - Lincoln in 2006 with a Bachelor of Science degree in Business Administration. He has been an Investment Advisor Representative with Nelson, Van Denburg & Campbell Wealth Management Group LLC, the predecessor to Avior Wealth Management LLC since August 2017. Before joining Avior Wealth Management, LLC, he was a financial advisor with Fidelity Brokerage Services, LLC from September 2014 to August 2017. He had been a financial advisor with Waddell & Reed from October 2012 to September 2014 and with TD Ameritrade, Inc. from January 2008 to September 2012. Mr. Stanley has achieved the designation of Chartered Retirement Planning Counselor (CRPC®).<sup>1</sup>

### **Disciplinary Information**

Donald Stanley has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Donald Stanley is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Donald Stanley and may select any independent insurance

agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Stanley spends all his work week on advisory matters.

### **Additional Compensation**

Donald W. Stanley II does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Donald Stanley is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Stanley II. They may both be contacted at (402) 218-4064.

### **Professional Designation Information**

<sup>1</sup>The Chartered Retirement Planning Counselor<sup>SM</sup>(CRPC®) designation is administered by the College for Financial Planning. The CRPC designation signifies that an individual has met initial and on-going experience, ethical, education and examination requirements. To obtain the CRPC certification, candidates must successfully complete nine separate modules with a final proctored exam at an approved testing center. The College of Financial Planning awards its professional designations to individuals who have completed the educational program, passed the final examination and adhered to the organizations Code of Conduct including Standards of Professional Conduct, Self-Disclosure and continuing education requirements of 16 hours every two years.

## **BROCHURE SUPPLEMENT**

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**This brochure supplement provides information about John Wayne McMannama that supplements the Avior Wealth Management, LLC brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about John Wayne McMannama is available on the following website:**

**[www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov)**

### **John Wayne McMannama**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

402.493.6300

### **Educational Background and Business Experience**

John Wayne McMannama was born August 26, 1952, and received a Bachelor of Science degree in Business Administration from the University of Nebraska, Lincoln in 1974; subsequent to graduating from Shenandoah, Iowa High School in 1970. He has been an Investment Advisor Representative with Avior Wealth Management, LLC since September 2015. John Wayne McMannama was also President and sole shareholder of McMannama & Associates, Inc. from September 1984 to October 2015.

### **Disciplinary Information**

John Wayne McMannama has no disciplinary history that is required to be disclosed by the U. S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

In December 2007, Mr. McMannama joined MoneySunk Investors, an investment club organized in the state of Nebraska and located at 4700 F Street, Omaha, NE 68117. Mr. McMannama's initial ownership position was less than 5% of the net asset value of the investment portfolio of MoneySunk Investors. As an active member of the investment club, Mr. McMannama may make purchase or sale recommendations of securities owned by the clients of Avior Wealth Management, LLC which may also be owned by the investment club. Mr. McMannama devotes approximately 3 hours per month attending MoneySunk Investor meetings. All meetings are held in the evening and not during securities trading hours.

Mr. McMannama spends all his work week on advisory matters.

**Additional Compensation**

John Wayne McMannama does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

John McMannama is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. McMannama. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Stephen R. Patterson that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Stephen R. Patterson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Stephen R. Patterson**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

#### **Educational Background and Business Experience**

Stephen R. Patterson was born in 1973 and graduated from Creighton University with a BSBA degree in Economics and Finance and an MBA degree. He has been a member and an Investment Advisor Representative with Avior Wealth Management, LLC since December 2015. He was an investment adviser representative with Lutz Financial Services, LLC. from December 2007 to December 2015. Mr. Patterson was a Vice President with First National Capital Markets, Inc. from August 2005 to November 2007.

#### **Disciplinary Information**

Stephen R. Patterson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

#### **Other Business Activities**

Stephen Patterson is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Steve Patterson and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Patterson spends all his work week on advisory matters.

**Additional Compensation**

Steven R. Patterson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Steven Patterson is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Patterson. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Anthony L. Cerone that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Anthony L. Cerone is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Anthony L. Cerone CFP®**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Anthony L. Cerone was born in 1972. Mr. Cerone graduated from Nebraska Wesleyan University, with a Bachelor of Science Degree in Economics and a MSBA degree in Tax and Financial Planning from San Diego State University. In 2001, Mr. Cerone has attained the designation as a Certified Financial Planner® (CFP®).<sup>1</sup>

Mr. Cerone has been a member and an Investment Advisor Representative of Avior Wealth Management, LLC since February 2016. Before joining Avior Wealth Management, the predecessor to Avior, he was employed as an investment advisor representative of Lutz Financial from July 2005 to February 2016 and at Merrill Lynch as a Financial Planning Specialist from June 2000 to June 2003 and then as a Financial Advisor from 2003 to 2005.

### **Disciplinary Information**

Anthony L. Cerone has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Cerone is a member of the Shatoma, LLC, a family-related real estate holding entity. Neither the firm's nor Mr. Cerone's clients are solicited or otherwise invited to participate in Shatoma, LLC.

Anthony Cerone is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Anthony Cerone and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Anthony Cerone spends all his work week on advisory matters.

### **Additional Compensation**

Anthony L. Cerone does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Anthony Cerone is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Cerone. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.



## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Steve L Esch that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Steve L Esch is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Steve L. Esch**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Steve L Esch was born in 1992 and graduated in 2014 from the Creighton University with a Bachelor of Science Degree in Business Administration. In 2016, Mr. Esch attained designation as a Certified Financial Planner™ (CFP®).<sup>1</sup> He is also a Chartered Financial Analyst (CFA®).<sup>2</sup>

Mr. Esch has been a member and an Investment Advisor Representative of Avior Wealth Management, LLC since March 2017. Before that, he was a Financial Planning Specialist with Avior Wealth Management, LLC from August 2014 to Present.

### **Disciplinary Information**

Steve L Esch has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Esch is a Member of the Board of Directors of CVC Holdings and is sole owner of SLE Property Holdings, LLC. Steve receives W2 compensation as a director of CVC.

Steve L Esch spends all his work week on advisory matters. Steve's responsibilities as a director

of CVC are done after work hours.

### **Additional Compensation**

Steve L. Esch does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Steve Esch is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Esch. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a one-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

2. Chartered Financial Analyst ("CFA® ") The Chartered Financial Analyst ("CFA® ") charter is a professional designation established in 1962 and awarded by CFA® Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA® charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA® Institute.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Steven R. Ryherd that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Steven R. Ryherd is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Steven R. Ryherd**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

#### **Educational Background and Business Experience**

Steven R. Ryherd established his career in personal finance in 2014 after developing a successful practice as an owner of a consulting business in the building industry. Steve's professional career built upon his master's degrees in engineering from the University of Nebraska and Chalmers Technical University in Sweden. After moving to Atlanta, Georgia, he was a partner in Arpeggio Acoustic Consulting starting in 2008 where he served clients' needs to address project-specific goals.

In 2014, Steve returned to Nebraska where he leveraged his skills in problem solving and client relations to pursue his passion for personal finance by joining Edward Jones. After extensive training and successful completion of securities license exams, Steve built and managed a successful branch office as a Financial Advisor in La Vista, Nebraska, from November 2014 to October 2018.

In October 2018, he joined Verdant Wealth, a dba of Avior, as an Investment Advisor Representative to further serve clients through comprehensive financial planning.

#### **Disciplinary Information**

Steven R. Ryherd has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

#### **Other Business Activities**

Steven R. Ryherd is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Steven R. Ryherd and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from

the sale.

Mr. Ryherd spends all his work week on advisory matters.

**Additional Compensation**

Steven R. Ryherd does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Steven Ryherd is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Ryherd. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Ryan S, Elkins that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan S. Elkins is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Ryan S. Elkins CFP®

Avior Wealth Management, LLC  
70 NE Loop 410 Suite 970  
San Antonio, TX 78216  
Phone: (210) 822-5252

### **Educational Background and Business Experience**

Ryan S. Elkins established his career in personal finance in 2004. Ryan's professional career built upon his Bachelor of Science Field of Study in Business Administration from the University of Maryland and his master's in business administration from the University of Incarnate Word. Mr. Elkins has also obtained the designation as a Certified Financial Planner™ (CFP®).<sup>1</sup>

Ryan most recently worked with USAA Financial Advisors and before that Mr. Elkins was employed with Merrill Lynch, Ameriprise Financials Services, and IDS Life Insurance Company. In May 2019, he joined Nelson, Van Denburg & Campbell Wealth Management Group LLC, the predecessor to Avior Wealth Management LLC, as an Investment Advisor Representative to further serve clients through comprehensive financial planning.

### **Disciplinary Information**

Ryan S. Elkins has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Ryan Elkins is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Ryan Elkins and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Elkins spends all his work week on advisory matters.

### **Additional Compensation**

Ryan S. Elkins does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Ryan Elkins is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Elkins. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Roger Scott Sawtelle that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Roger Scott Sawtelle is available on the SEC's website at**

<http://www.adviserinfo.sec.gov/>

## **Roger Scott Sawtelle**

Avior Wealth Management, LLC  
70 NE Loop 410 Suite 970  
San Antonio, TX 78216  
Phone: (210) 822-5252

### **Educational Background and Business Experience**

Roger Scott Sawtelle was born in 1948 and graduated from the University of Texas at Austin with a degree in Psychology. Roger achieved the Chartered Financial Consultant® (ChFC) designation in 2000.

Roger Sawtelle has been an Investment Advisor Representative with Avior since March 2019. Before joining Avior, Roger Sawtelle was owner and Investment Advisor for Sawtelle Financial Management from August 1996 until March 2019. On March 31, 2019, Roger Sawtelle's firm, Sawtelle Financial Management, was acquired by Nelson, Van Denburg & Campbell Wealth Management LLC, the predecessor to Avior Wealth Management, LLC.

### **Disciplinary Information**

Roger Scott Sawtelle has one disclosure from 1997, "Misrepresentation of a multiple employer welfare benefit plan funded by life insurance". A change in tax law created an issue with type of funding for employer retirement plans. The broker dealer settled the claim with the client and reported it to FINRA. This claim is insurance related, not securities related.

### **Other Business Activities**

Roger Scott Sawtelle spends all his work week on advisory matters.

### **Additional Compensation**

Roger S. Sawtelle does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Roger Sawtelle is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Sawtelle. They may both be contacted at (402) 218-4064.

### **Professional Designation Information**

The Chartered Financial Consultant ®(ChFC®) is a professional designation that is granted by The American College upon completion of seven required courses and two elective courses (equivalent of 27 semester credit hours) followed by a proctored exam for each course. The curriculum to earn this designation is comprised of courses designed to provide training in understanding key elements in the financial planning world such as retirement planning, estate planning, insurance, investments, and income taxes, as well as practical application of the skills learned in real-life scenarios. A minimum of three years of full-time business experience within the five years preceding the designation is a prerequisite. Once the designation is earned, 30 continuing education credits are required every two years to maintain the credential.



# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Jay Nelson that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Jay Nelson is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Jay Nelson CFP<sup>®</sup>

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Jay Nelson attended the University of Nebraska at Lincoln before transferring to the University of South Dakota where he graduated with a Bachelor of Science degree in Finance. Mr. Nelson has also obtained the designation as a Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>).<sup>1</sup>

### **Disciplinary Information**

Jay Nelson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Nelson spends all his work week on advisory matters.

### **Additional Compensation**

Jay Nelson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Jay Nelson is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Nelson. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Christopher Trub that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Trub is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Christopher Trub CFP®**

Avior Wealth Management, LLC

70 NE Loop 410

San Antonio, TX 78216

Phone: (210) 822-5252

### **Educational Background and Business Experience**

Christopher Trub graduated in 2003 from the University of Texas at San Antonio with a bachelor's degree in Business Administration and Finance. In 2004, Mr. Trub started working at USAA Investment Management and Financial Advisors until 2019 when he joined Nelson Van Denburg & Campbell Wealth Management Group, LLC, the predecessor to Avior Wealth Management, LLC. Mr. Trub has also obtained the designation as a Certified Financial Planner (CFP®).<sup>1</sup>

### **Disciplinary Information**

Christopher Trub has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Christopher Trub is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Christopher Trub and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the

insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Trub spends all his work week on advisory matters.

### **Additional Compensation**

Christopher Trub does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Christopher Trub is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Trub. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its

(1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about John Eaton that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about John Eaton is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**John M. Eaton CFP®**

Avior Wealth Management, LLC  
70 NE Loop 410 Suite 970

San Antonio, TX 78216

Phone: (210) 822-5252

## **Educational Background and Business Experience**

John Eaton graduated in 1994 from the University of Texas at Austin with a Bachelor of Arts degree in Economics. Before joining Nelson Van Denburg & Campbell Wealth Management Group, LLC, the predecessor to Avior Wealth Management, LLC, in October 2019, Mr. Eaton worked as a financial advisor at Cypress Wealth Advisors from January 2014 to October 2019. Mr. Eaton has obtained the designation as a Certified Financial Planner™ (CFP®).

## **Disciplinary Information**

John Eaton has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Mr. Eaton spends all his work week on advisory matters.

## **Additional Compensation**

John Eaton does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Supervision**

John Eaton is a member for Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Eaton. They may both be contacted at (402) 218-4064.

## **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Joshua Heiden that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Heiden is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Joshua Heiden CFP®**

Avior Wealth Management, LLC  
70 NE Loop 410 Suite 970

San Antonio, TX 78216

Phone: (210) 822-5252

### **Educational Background and Business Experience**

Joshua Heiden was born in 1987. Mr. Heiden graduated from University of Texas Pan-American in 2010 with a Bachelor of Business Administration Degree specializing in Finance. Joshua then attended Texas Tech University and received his Master's in Science of Personal Financial Planning. Joshua has worked at Avior Wealth Management since October of 2019. Previously, Joshua worked at USAA Investment Management Company from February 2013 to September 2019 as a Financial Advisor. Prior to working at USAA and while attending Texas Tech University, Joshua substitute taught for Lubbock ISD. While Joshua attended University of Texas Pan-American, he worked for the law firm Atlas & Hall in their bookkeeping department and filing department.

### **Disciplinary Information**

Joshua Heiden has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Joshua Heiden is also independently licensed as an insurance agent and may sell insurance

products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Joshua Heiden and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Joshua Heiden has assisted and helped his wife's family run Antler Oaks Lodge on the weekends in his spare time.

Mr. Heiden spends all his work week on advisory matters.

### **Additional Compensation**

Joshua Heiden does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Joshua Heiden is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Heiden. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.



# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Scott Cavey that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Cavey is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Scott T. Cavey CFP ®**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Scott T. Cavey was born in 1978. Mr. Cavey attended the University of Notre Dame and graduated with a degree in Business Administration. In 2006, Mr. Cavey attained the designation as a Certified Financial Planner™ (CFP®).

Mr. Cavey has been a member and an Investment Advisor Representative of Avior Wealth Management, LLC since April 2020. He entered the investment industry in 2000 with Paine Webber and has worked directly with clients ever since. From 2002 to 2004, he was employed through Edward Jones. From 2004 to 2011, he worked independently through QA3 Financial Corporation. Immediately prior to joining Nelson, Van Denburg & Campbell, the predecessor to Avior, he was an owner of Illuminate Financial Group, LLC, from 2011 to 2020.

### **Disciplinary Information**

Scott T. Cavey has three disciplinary or disclosure events that are required to be and are disclosed with the Securities and Exchange Commission. In 2011, Mr. Cavey successfully defended an arbitration that was dismissed with prejudice. In 2015, a customer dispute was denied and successfully defended by Mr. Cavey. In 2016, a customer dispute was closed with

no action against Mr. Cavey. In all three instances, Mr. Cavey successfully defended himself against the allegations with no findings of wrongdoing by Mr. Cavey.

### **Other Business Activities**

Mr. Cavey is an owner of both Cavey Enterprises, Inc. and Cavey & Associates, LLC. Neither the firm's nor Mr. Cavey's clients are solicited or otherwise invited to participate in either business entity.

Mr. Cavey is a member of the Papillion Fire Department Local 3767 Pension Committee.

Scott Cavey is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Scott Cavey and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Scott Cavey spends all his work week on advisory matters.

### **Additional Compensation**

Scott Cavey does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Scott Cavey is a managing member for Avior Wealth Management, LLC. Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Cavey. He may be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as

2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Nate Hudson that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Nate Hudson is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Nate Hudson CFP ®**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Nate Hudson attended Creighton University and graduated with a Bachelors of Science in Business Administration, majoring in Finance. In May of 2020, Mr. Hudson attained the designation as a Certified Financial Planner™ (CFP®).

Mr. Hudson started working at Avior Wealth Management, LLC upon graduation in June of 2018.

### **Disciplinary Information**

Nate Hudson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Nate Hudson spends all his work week on advisory matters.

### **Additional Compensation**

Nate Hudson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Nate Hudson is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Hudson. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Timothy Mollak that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Timothy Mollak is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Timothy Mollak**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Timothy Mollak attended the University of Nebraska at Omaha and graduate in 2017.

Mr. Mollak worked at Cavey & Associates, LLC before joining Avior Wealth Management, LLC in May of 2020.

### **Disciplinary Information**

Timothy Mollak has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Mollak is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase

insurance products from or through Mr. Mollak and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

**Additional Compensation**

Timothy Mollak does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Timothy Mollak is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Mollak. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Michael Pflueger that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Michael Pflueger is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Michael Pflueger**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Mr. Pflueger attended the University of Nebraska and graduated in 2002 with a Bachelor of Science – Criminal Justice and a concentration in Political Science.

Mr. Pflueger worked at Edward Jones Investments before joining Avior Wealth Management, LLC in May of 2021. Previously, he also worked at Cintas and FedEx.

### **Disciplinary Information**

Michael Pflueger has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Pflueger spends all his work week on advisory matters. Mr. Pflueger is a member of the Omaha Westside Lions Club, a member of the Omaha Business Coalition, a member of the Millard Business Association and a Board member for Radio Talking Book Service.



### **Additional Compensation**

Michael Pflueger does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Michael Pflueger is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Pflueger. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Will Shafroth that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Will Shafroth is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Will Shafroth**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Mr. Shafroth attended the University of Denver and graduated in 2011 with a Bachelor of Science in Business Administration. Mr. Shafroth attained the designation as a Certified Financial Planner™ (CFP®).

Mr. Shafroth worked at Fidelity Investments before joining Avior Wealth Management, LLC in May of 2018. Previously, he also worked at Merrill Lynch.

### **Disciplinary Information**

Will Shafroth has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Shafroth spends all his work week on advisory matters.

### **Additional Compensation**

Will Shafroth does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Will Shafroth is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Shafroth. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Mark Pogreba that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mark Pogreba is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Mark Pogreba**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Mr. Pogreba attended the California State University at Northridge and graduated in 1989 with a Bachelor of Science in Business Administration. Mr. Pogreba attained the designation as a Certified Financial Planner™ (CFP®) in October 1994.

Mr. Pogreba worked at Silverleaf Advisor Group, LLC before joining Avior Wealth Management, LLC. Prior to that, Mr. Pogreba worked at Nelson Van Denburg and Campbell Wealth Management Group, LLC, the predecessor to Avior. He has also worked at Raymond James Financial Services Advisors, Inc.

### **Disciplinary Information**

Mr. Pogreba, upon leaving Silverleaf Advisor Group, LLC, has been cited for internal violations of policy which are more fully described in his U-5 filings obtainable via BrokerCheck. Mr. Pogreba denies these violations and no formal action has been initiated against Mr. Pogreba.

### **Other Business Activities**

Mr. Pogreba spends all his work week on advisory matters.

Mr. Pogreba is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Pogreba and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Pogreba does not receive any economic benefit from a non-advisory client for the provision of advisory services except for insurance products as stated above.

### **Supervision**

Mark Pogreba is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Pogreba. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Bruce C. Kuehl that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Bruce C. Kuehl is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Bruce C. Kuehl CFP®**

Avior Wealth Management, LLC

11100 Wayzata Blvd. Suite 210

Minnetonka, MN 55305

Phone (763) 542-2884

### **Educational Background and Business Experience**

Mr. Kuehl attended Minnesota State University in Mankato and graduated in 1983 with a BA in Finance. Mr. Kuehl attained the designation as a Certified Financial Planner™ (CFP®) in 1993.

Before joining Avior Wealth Management, LLC., Mr. Kuehl formed Lifestage Wealth Management. Prior to that, Mr. Kuehl was a registered representative with Questar Capital Corporation. Previously he was an investment advisor and president of Miller-Green Financial Planning Services, Inc., a registered representative with Sanders Morris and Harris, Inc., a registered representative for IFG Network Securities and a registered representative with FSC Securities Corporation.

### **Disciplinary Information**

Mr. Kuehl has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Kuehl spends all his work week on advisory matters.

Mr. Kuehl is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Kuehl and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Kuehl does not receive any economic benefit from a non-advisory client for the provision of advisory services except for insurance products as stated above.

### **Supervision**

Bruce Keuhl is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Kuehl. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Nathanael M. Hahm that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nathanael M. Hahm is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Nathanael M. Hahm**

Avior Wealth Management, LLC

11100 Wayzata Blvd. Suite 210

Minnetonka, MN 55305

Phone (763) 542-2884

### **Educational Background and Business Experience**

Mr. Hahm attended Minnesota State University in Mankato and graduated with a degree in Finance. Mr. Hahm attained the designation as a Certified Financial Planner™ (CFP®) in 2009. He obtained his National Social Security Advisor (NSSA®) certification in 2016. He completed his Masters of Science Degree in Personal Financial Planning through the College of Financial Planning in 2017. During that time he also attained his Master Planner Advance Study (MPAS®) designation through the College of Financial Planning.

Before joining Avior Wealth Management, LLC., Mr. Hahn worked for Lifestage Wealth Management since 2006.

### **Disciplinary Information**

Mr. Hahm has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.



### **Other Business Activities**

Mr. Hahm spends all his work week on advisory matters.

Mr. Hahm is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Hahm and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Hahm does not receive any economic benefit from a non-advisory client for the provision of advisory services except for insurance products as stated above.

### **Supervision**

Nathanael Hahm is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Hahm. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Larry Ennenga that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Larry Ennenga is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Larry Ennenga, CFP®**

Avior Wealth Management, LLC

1012 Cumberland Valley Drive

Franklin, Tennessee 37064

Phone: (901) 270-6260

### **Educational Background and Business Experience**

Mr. Ennenga received a BS in Business and Accounting in 2006 from the University of Phoenix. Mr. Ennenga has attained the designation as a Certified Financial Planner™ (CFP®).

Before joining Avior Wealth Management, LLC., Mr. Ennenga was the Managing Member of Insight Wealth Advisory, LLC. Previously, he has worked for Demicell Wealth Managers as the VP of Investments, Triad Advisors as a Registered Representative, Intersecurities / Transamerica as a Registered Representative and Charles Schwab as an Investment Specialist.

### **Disciplinary Information**

Mr. Ennenga has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Ennenga spends all his work week on advisory matters.

Mr. Ennenga is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Ennenga and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Ennenga does not receive any economic benefit from a non-advisory client for the provision of advisory services except for insurance products as stated above.

### **Supervision**

Larry Ennenga is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Ennenga. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Klaus Steinke that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Klaus Steinke is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Klaus Steinke, CFP®**

Avior Wealth Management, LLC

14301 FNB Pkwy, Suite 110

Omaha, NE 68154

Phone: (402) 403-1436

## **Educational Background and Business Experience**

Mr. Steinke received an Associates in Management and finance from Metropolitan Community College and is BA in Leadership from Bellevue University. Mr. Steinke has attained the designation as a Certified Financial Planner™ (CFP®).

Before joining Avior Wealth Management, LLC., Mr. Steinke worked at Silver Oak Securities. Prior to that, Mr. Steinke worked in the financial industry since 2006 with various firms.

## **Disciplinary Information**

Mr. Steinke has one reportable event from a disciplinary perspective related to a client dispute that was settled in 2014 by his former firm. Mr. Steinke's former firm settled the client dispute without his knowledge, but this is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities

### **Other Business Activities**

Mr. Steinke spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Steinke does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Klaus Steinke is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Steinke. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Sandra Loewen that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Sandra Loewen is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Sandra Loewen, CFP®**

Avior Wealth Management, LLC  
2880 Cleveland Avenue, Suite 2  
Santa Rosa, CA 95403  
(707) 576-8700

### **Educational Background and Business Experience**

Sandra Loewen received a Bachelor's Degree in Architecture from the University of Minnesota, Twin Cities. She also received an Account Clerk Certificate from the Santa Rosa Junior College. Sandra Loewen has attained the designation as a Certified Financial Planner™ (CFP®) as well as CTEC Registered Tax Preparer (CRTP)

Before joining Avior Wealth Management, LLC., Sandra Loewen worked at Montgomery Taylor & Company, LLC from 2009 through 2022.

### **Disciplinary Information**

Sandra Loewen has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Sandra Loewen also provides tax preparation services as part of the accounting firm, Avior Tax and Accounting, LLC, which is under common ownership of Avior Wealth Management,

LLC.

Avior Tax and Accounting, LLC offers professional tax return preparation for individuals and business entities. Tax preparation fees are calculated based upon the firm's standard hourly rates plus out-of-pocket expenses. These fees are billed separately from fees payable to Avior Wealth Management, LLC for investment management and financial planning services. Clients of Avior Wealth Management, LLC may be offered a discount on tax preparation services; the discount percentage, if any, is determined by the overall relationship. Sandra Loewen spends approximately 20% of her time engaged in services related to Avior Tax and Accounting, LLC.

### **Additional Compensation**

Sandra Loewen does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Sandra Loewen is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Ms. Loewen. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Alexander Avestini that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Alexander Avestini is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Alexander Avestini, CFP®**

Avior Wealth Management, LLC

14648 N. Scottsdale Road

Suite 300

Scottsdale, Arizona 85254

(480) 582-1910

## **Educational Background and Business Experience**

Mr. Avestini obtained his Bachelor of Finance from North Dakota State University in 2014. He has attained the designation of Certified Financial Planner (CFP®).

Before joining Avior Wealth Management, LLC., Alexander Avestini worked for PFK Management / PFK Financial Services from June 2014 through May 2022.

## **Disciplinary Information**

Mr. Avestini has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.



### **Other Business Activities**

Mr. Avestini is the sole owner of Avesta Wealth Management, LLC which was used to receive income from his prior employment.

### **Additional Compensation**

Mr. Avestini does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Alexander Avestini is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Avestini. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Ryan McQuillan that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Ryan McQuillan is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Ryan McQuillan**

Avior Wealth Management, LLC

14301 FNB Pkwy, Suite 110

Omaha, Nebraska 68154

(402) 218-4064

### **Educational Background and Business Experience**

Mr. McQuillan obtained his Bachelor of Science in Business Administration with a concentration in Investment Science and Portfolio Management from the University of Nebraska at Omaha in 2009.

Before joining Avior Wealth Management, LLC., Ryan McQuillan worked for Prudential from 2013 through 2022, Farm Bureau Financial Services from March 2012 through August 2013 and started his career with Northwestern Mutual.

### **Disciplinary Information**

Mr. McQuillan has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. McQuillan spends all his work week on advisory matters.

Mr. McQuillan is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. McQuillan and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. McQuillan does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Ryan McQuillan is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. McQuillan. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Aaron Tomita that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Aaron Tomita is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Aaron Tomita, CFP®**

Avior Wealth Management, LLC

14301 FNB Pkwy, Suite 110

Omaha, Nebraska 68154

(402) 218-4064

### **Educational Background and Business Experience**

Mr. Tomita graduated from Creighton University's Heider College of Business in May 2020.

Before joining Avior Wealth Management, LLC., Aaron Tomita worked for Nelson, Van Denburg & Campbell Wealth Management from 2020 through 2021, and interned with Fortune Financial Corp. DBA Fidelity Financial, and Nelson, Van Denburg & Campbell Wealth Management, and Renaissance Financial.

### **Disciplinary Information**

Mr. Tomita has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Tomita spends all his work week on advisory matters.

Mr. Tomita is also independently licensed as an insurance agent for life and annuities and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Tomita and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Tomita does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Aaron Tomita is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Tomita. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Curtis Smith that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Curtis Smith is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Curtis Smith**

Avior Wealth Management, LLC  
14648 N. Scottsdale Road Suite 300  
Scottsdale, Arizona 85254  
(480) 582-1910

### **Educational Background and Business Experience**

Mr. Smith graduated from Community College of The Air Force in 2004.

Before joining Avior Wealth Management, LLC., Curtis Smith worked for Raymond James Financial Services from 2009 through 2018, RDW & Associates Inc. from 2010 to 2018, First State Bank Nebraska from 2017 to 2022, Kingswood Capital Partners LLC from 2018 to 2022 and Capital Wealth Alliance from 2018 to 2022.

### **Disciplinary Information**

Mr. Smith has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Smith spends all his work week on advisory matters.

Mr. Smith is independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Smith and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Smith is an Officer, and Director of First State Bank Nebraska, for which he serves as an advisory board member. Mr. Smith's duties as an Officer of First State Bank Nebraska does not create a conflict of interest to his provision of advisory services through Avior Wealth Management, LLC.

### **Additional Compensation**

Mr. Smith does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Curtis Smith is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Smith. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Morris Monroe that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Morris Monroe is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Morris Monroe**

Avior Wealth Management, LLC  
10655 Six Pines Drive, Ste. 100  
The Woodlands, Texas 77380  
(281) 367-2483

### **Educational Background and Business Experience**

Mr. Monroe graduated from Sam Houston State University with a BBA in Finance.

Before joining Avior Wealth Management, LLC., Mr. Monroe owned Woodlands Asset Management, Inc., Woodlands Financial Services, and Navigator Securities Limited.

### **Disciplinary Information**

Mr. Monroe has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Monroe spends all his work week on financial matters.



Mr. Monroe is affiliated with a broker/dealer, Navigator Securities Limited. Because other compensation is received from the broker/dealer, there may be an incentive to recommend investment products based upon the compensations received rather than on the client's needs. However, Avior discloses to clients this conflict and other compensation in both the ADV Part 2A and Part 2B. To mitigate this conflict, the type of advice given by to Avior clients differs from the transaction-based advice given to clients of Navigator Securities Limited. There are also investment products not offered by Avior and therefore transacted through Navigator Securities Limited. Avior maintains policies and procedures to address this conflict of interest and to ensure mitigation, when possible.

Mr. Monroe, through Navigator Securities Limited, has sponsored limited partnerships or private offerings that are offered to Navigator Securities Limited clients who may also be clients of Avior. In addition, Mr. Morris is affiliate with the General Partner of certain limited partnership.

Mr. Monroe is independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Monroe and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Monroe, as registered representative of Navigator Securities Limited, received commissions and trailing fees from the sale of mutual funds and other securities or investment products. In addition, he receives a salary as an employee of Avior Wealth Management. This poses the same conflicts as stated in "Other Business Activities".

### **Supervision**

Morris Monroe is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Monroe. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about David Vaughan that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about David Vaughan is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## David Vaughan

Avior Wealth Management, LLC  
10655 Six Pines Drive, Ste. 100  
The Woodlands, Texas 77380  
(281) 367-2483

### **Educational Background and Business Experience**

Mr. Vaughan graduated from Sam Houston State University with a BBA Degree.

Before joining Avior Wealth Management, LLC., Mr. Vaughan worked for Woodlands Asset Management, Inc. Mr. Vaughan also works for Navigator Securities Limited.

### **Disciplinary Information**

Mr. Vaughan has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Vaughan spends all his work week on financial matters.

Mr. Vaughan is affiliated with a broker/dealer, Navigator Securities Limited. Because other compensation is received from the broker/dealer, there may be an incentive to recommend investment products based upon the compensations received rather than on the client's needs. However, Avior discloses to clients this conflict and other compensation in both the ADV Part 2A and Part 2B. To mitigate this conflict, the type of advice given by to Avior clients differs from the transaction-based advice given to clients of , Navigator Securities Limited. There are also investment products not offered by Avior and therefore transacted through , Navigator Securities Limited. Avior maintains policies and procedures to address this conflict of interest and to ensure mitigation, when possible.

Mr. Vaughan is independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Vaughan and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Vaughan, as registered representative of, Navigator Securities Limited, received commissions and trailing fees from the sale of mutual funds and other securities or investment products. In addition, he received compensation as an employee of Avior Wealth Management. This poses the same conflicts as stated in "Other Business Activities".

### **Supervision**

David Vaughan is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Vaughan. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Sharlee L. Cretors that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Sharlee L. Cretors is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Sharlee L. Cretors CFP®**

Avior Wealth Management, LLC

12568 E. Silver Spur Street

Scottsdale, AZ 85259

(480) 214-9596

### **Educational Background and Business Experience**

Sharlee L. Cretors earned a Masters in Business Administration from Arizona State University - W.P. Carey School of Business in 1993. Ms. Cretors also earned a Bachelor of Arts from University of California, San Diego in 1988 and a Masters in Financial Planning from College of Denver in 2005.

### **Disciplinary Information**

Ms. Cretors has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

## Optimized Business Transitions, LLC

This consulting company is owned by Kurt and Sharlee Cretors. Optimized Business Transitions LLC specializes in assisting business owners with understanding their options for business transition and coordinating this transition process with the other members of their advisory team. The fees for these services are quoted and received separate from any fees as they relate to services rendered by Avior Wealth Management LLC, or any of its other subsidiaries. Ms. Cretors spends approximately 5% of her time per month on this activity.

### **Additional Compensation**

Ms. Cretors has an additional business activity where compensation is received which is detailed above under Other Business Activities.

### **Supervision**

Sharlee Cretors is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Ms Cretors. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Kurt R. Cretors that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Kurt R. Cretors is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Kurt R. Cretors**

Avior Wealth Management, LLC

12568 E. Silver Spur Street

Scottsdale, AZ 85259

(480) 214-9596

### **Educational Background and Business Experience**

Kurt R. Cretors earned a Masters of Business Administration in Finance from Arizona State University - W.P. Carey School of Business in 1989. Mr. Cretors also earned a Bachelor of Science in Economics from University of California, San Diego in 1986.

### **Disciplinary Information**

Mr. Cretors has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Optimized Business Transitions, LLC

This consulting company is owned by Kurt and Sharlee Cretors. Optimized Business Transitions LLC specializes in assisting business owners with understanding their options for business transition and coordinating this transition process with the other members of their advisory team. The fees for these services are quoted and received separate from any fees as they relate to services rendered by Avior Wealth Management LLC, or any of its other

subsidiaries. Mr. Cretors spends approximately 20% of his time per month on this activity.

**Additional Compensation**

Mr. Cretors has an additional business activity where compensation is received which is detailed above under Other Business Activities.

**Supervision**

Kurt Cretors is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Cretors. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Tiffany E. Venditti that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Tiffany E. Venditti is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Tiffany E. Venditti**

Avior Wealth Management, LLC

12568 E. Silver Spur Street

Scottsdale, AZ 85259

(480) 214-9596

### **Educational Background and Business Experience**

Tiffany E. Venditti earned a Bachelor of Arts in Psychology from Lafayette College in 1993.

### **Disciplinary Information**

Ms. Venditti has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Ms. Venditti spends all her work week on advisory matters.

### **Additional Compensation**

Ms. Venditti does not receive any other economic benefit from a non-advisory client for the provision of advisory services.



### **Supervision**

Tiffany Venditti is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Ms. Venditti. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Roddy Wayne Warren that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Roddy Wayne Warren is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Roddy Wayne Warren CFP®**

Avior Wealth Management, LLC

1316 Village Creek, Suite 700

Plano, Texas 75093

(972) 733-9959

### **Educational Background and Business Experience**

Roddy Wayne Warren earned a Bachelor of Business Administration, Business from Angelo State University, College of Business in 2011. Mr. Warren also earned a Master of Science, Personal Financial Planning from Texas Tech University, College of Human Sciences in 2013.

### **Disciplinary Information**

Mr. Warren has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Warren spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Warren does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Roddy Warren is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Warren. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Alex Robert Stowe, Jr. that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Alex Robert Stowe, Jr. is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Alex Robert (Bob) Stowe, Jr. CFP<sup>®</sup>**

Avior Wealth Management, LLC

1316 Village Creek, Suite 700

Plano, Texas 75093

(972) 733-9959

### **Educational Background and Business Experience**

Alex Robert (Bob) Stowe, Jr. earned a Bachelor of Science from the United States Naval Academy in 1978. Mr. Stowe also earned an MBA from Southern Methodist University, Edwin, L. Cox School of Business in 1988.

### **Disciplinary Information**

Mr. Stowe has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Stowe spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Stowe does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Alex Robert (Bob) Stowe is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Stowe. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Luke Humble that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Luke Humble is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Luke Humble**

Avior Wealth Management, LLC

70 NE Loop 410, Suite 970

San Antonio, Texas 78216

(210) 822-5252

### **Educational Background and Business Experience**

Luke Humble earned his Bachelor of Business Administration from the University of Texas at San Antonio in 2021. He also attended Texas Tech University. Prior to joining Avior, Mr. Humble worked for Genesis Wealth Management, LLC as a Financial Planner.

### **Disciplinary Information**

Mr. Humble has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Humble spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Humble does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Luke Humble is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Humble. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Adam Cervantes that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Cervantes is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Adam Cervantes**

Avior Wealth Management, LLC  
10655 Six Pines Drive, Suite 100  
The Woodlands, TX 77380  
(281) 367-2483

### **Educational Background and Business Experience**

Adam Cervantes earned his Bachelor of Science in Personal Financial Planning from Texas Tech University in 2018. Prior to joining Avior, Mr. Cervantes worked for the Financial Advisory Group as a Financial Planner.

### **Disciplinary Information**

Mr. Cervantes has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Cervantes spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Cervantes does not receive any other economic benefit from a non-advisory client for the provision of advisory services.



### **Supervision**

Adam Cervantes is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Cervantes. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Lee S. Martin that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Lee S. Martin is available on the SEC's website at

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Lee S. Martin

Avior Wealth Management, LLC

13555 SE 36<sup>th</sup> Street, Suite 100

Bellevue, WA 98006

Phone: (425) 238-1300

### **Educational Background and Business Experience**

Lee S. Martin was born in 1957 and graduated from Cal Poly San Luis Obispo with a Bachelor of Science in 1982. He obtained his Masters of Science from Seattle Pacific University in 1985. Prior to joining Avior, he has worked as an independent registered investment advisor with Financial Advocated Investment Management, LLC since 2013 as well as a registered representative with LPL Financial since 2010. Mr. Martin has also worked with Financial Advocated Advisory Service from 2010 to 2013 and with NRP Financial from 2009 to 2010. Prior to this, Mr. Martin worked with Allstate Financial Services, FSC Securities Corporation and Interstate, Inc.

### **Disciplinary Information**

Lee S. Martin has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.\

### **Other Business Activities**

Lee S. Martin is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Britt Campbell and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Martin spends all of his work week on client advisory matters.

### **Additional Compensation**

Lee S. Martin does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Lee S. Martin is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Martin. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**January 31, 2024**

**This brochure supplement provides information about Dr. Mary Kathryn (“MK”) Champion that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Dr. Mary Kathryn (“MK”) Champion is available on the SEC’s website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Dr. Mary Kathryn (“MK”) Champion**

Avior Wealth Management, LLC

510 Bering, Suite 240

Houston, TX 77057

Phone: (713) 974-8883

### **Educational Background and Business Experience**

Mary Kathryn Champion was President and Chief Compliance Officer for Champion Capital Research, Inc., from 2003 until December 31, 2023. From 2007 until December 31, 2023, Champion served as Adjunct Faculty for the Center for Fiduciary Studies. She graduated from Rice University with a Bachelor degree and from the University of Houston with a Masters and Ph.D. degrees. Additionally, Champion is a Chartered Financial Analyst (CFA), Accredited Investment Fiduciary Auditor (AIFA), and Board Certified Fiduciary (BCF). Champion’s business experience started in 1998 where she was a Registered Representative for Century Securities Associates, Inc. until 2000. Also from 2000 to 2008, she was a Consultant and Registered Representative for Coastal Securities, L.P. From 2002 to 2004, she was an Investment Strategist for West Hills Institutional, and then served as Chief Investment Officer from 2004 to 2006 for U.S. Fiduciary Services.

### **Disciplinary Information**

Dr. Mary Kathryn (“MK”) Champion has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

**Other Business Activities**

Dr. Campion spends all her work week on advisory matters.

**Additional Compensation**

Dr. Mary Kathryn Campion does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Dr. Mary Kathryn Campion is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Dr. Campion. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

January 31, 2024

This brochure supplement provides information about Alaina Pogreba that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Alaina Pogreba is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Alaina Pogreba**

Avior Wealth Management, LLC  
14301 FNB Pkwy, Suite 110  
Omaha, NE 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Alaina Pogreba graduated from the University of Nebraska with a Bachelor's Degree of Science in Business Administration with a concentration in Banking and Financial Markets, Business Finance and Investment Science and Portfolio Management.

### **Disciplinary Information**

Alaina Pogreba has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Miss Pogreba spends all her work week on advisory matters.

### **Additional Compensation**

Alaina Pogreba does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Alaina Pogreba is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Miss Pogreba. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

February 20th, 2024

This brochure supplement provides information about Kent D. Kuhlmann that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Kent D. Kuhlmann is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Kent D. Kuhlmann**

Avior Wealth Management, LLC  
14301 FNB Pkwy, Suite 110  
Omaha, NE 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Kent D. Kuhlmann graduated from Foothill Jr. College in 1979 and from San Diego State University in 1982 with a Bachelor of Science in Business Administration. In 1998, he served as Vice President for Retirement Capital Strategies until 2011. From 2011 to 2016, Kuhlmann worked for Strategic Wealth Advisors Group as an Investment Advisor Representative. Additionally, from 1999 to 2017 he worked with LPL Financial LLC as an Investment Advisor Representative and later as a Registered Representative. In 2010, he was the Founder/CEO/Wealth Advisor for Kuhlmann Associates Financial until 2021. Additionally, from 2017 to 2021, Kuhlmann worked for Cetera Advisor Networks LLC as a Registered Representative. In 2016, he was appointed as Investment Advisor Representative for CWM, LLC until the present. And in 2021 until Present, he served as a Wealth Advisor for Carson Wealth.

### **Disciplinary Information**

Kent D. Kuhlmann has a compromise reported by Wells Fargo Bank in 2011. The original amount owed was \$820,000.00 and was satisfied/released.



### **Other Business Activities**

Kent Kuhlmann is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Kent Kuhlmann will receive commissions for selling insurance and annuity products. Clients can choose any independent insurance agent and insurance company to purchase insurance products and are not obligated to purchase insurance products through Kent Kuhlmann. Regardless of the insurance agent selected, the insurance agent or agency receives normal commissions from the sale. The receipt of compensation and other potential incentive benefits creates an incentive to recommend products to clients. At the time of any recommendations Kent Kuhlmann will discuss the products, your needs and any compensation arrangements.

### **Additional Compensation**

Mr. Kuhlmann does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Kent D. Kuhlmann is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Kuhlmann. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

May 1st, 2024

This brochure supplement provides information about Justin M. Reineke that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Justin M. Reineke is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Justin M. Reineke**

Avior Wealth Management, LLC  
14301 FNB Pkwy, Suite 110  
Omaha, NE 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Justin M. Reineke graduated from Nebraska Wesleyan University with a Bachelor of Arts in 1999.

Prior to joining Avior in March of 2024, Mr. Reineke worked for UBS as a financial advisor since 2018. Prior to that, he was an advisor at Wells Fargo starting in 2007.

### **Disciplinary Information**

Justin M. Reineke has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Reineke spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Reineke does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Justin M. Reineke is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Reineke. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

May 1st, 2024

This brochure supplement provides information about Tristan Raymond Kelly that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Tristan Raymond Kelly is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Tristan Raymond Kelly**

Avior Wealth Management, LLC  
11100 Wayzata Blvd, Suite 210,  
Minnetonka, MN 55305  
Phone: (763)-542-8884

### **Educational Background and Business Experience**

Tristan Raymond Kelly graduated from Creighton University with a Bachelor of Science in Business Administration, Finance/Financial Planning in 2022.

In 2022, Kelly joined Avior as a Financial Planner. Prior to this, he worked intermittently with Thrivent Financial from 2021 to 2022 as a Financial Professional Intern and an Office Professional while studying in college.

### **Disciplinary Information**

Tristan Kelly has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Kelly spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Kelly does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Tristan Raymond Kelly is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Kelly. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

May 1st, 2024

This brochure supplement provides information about Jeremy Michael Palensky that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Jeremy Michael Palensky is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Jeremy Michael Palensky**

Avior Wealth Management, LLC  
12110 Port Grace Blvd, Suite 100,  
La Vista, NE 68128  
Phone 402.218.4064

### **Educational Background and Business Experience**

Jeremy Michael Palensky graduated from Doane College with a Bachelor of Arts in Music Education in 2009. In 2015, he graduated from Doane College with a Master of Education in Curriculum & Instruction. Five years later, in 2020, Palensky graduated with a degree in Business Management and Financial Planning from Metro Community College.

Along with Jeremy Palensky's degrees, he became an Accredited Investment Fiduciary (AIF) in 2021 from Fi360.

Before working with Avior, Jeremy worked at First National Bank – Raymond James beginning in 2016. He had a brief stint at Bank of the West in 2016. Prior to this, he was hired on at D. Bryant Retirement Strategies – Retirement Wealth Advisors, in 2014. He worked at Charles Schwab in 2014 as well. Previous to this employment, he worked at Edward Jones beginning in 2008.

### **Disciplinary Information**

Palensky has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Palensky spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Palensky does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Jeremy Michael Palensky is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Palensky. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

May 1st, 2024

**This brochure supplement provides information about Milton E. Fullen that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Milton E. Fullen is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Milton E. Fullen**

Avior Wealth Management, LLC

3720 North High Street

Columbus, OH 43214

Phone: (614) 946-6052

### **Educational Background and Business Experience**

Milton Fullen graduated from Otterbein University, Westerville, Ohio, with a Bachelor of Arts.

Fullen became a Certified Public Accountant (CPA) in 1984. In 2002, he received a certification as a Chartered Life Underwriter (CLU®). In 2003, he was certified as a Chartered Financial Consultant (ChFC®) and in 2005 as a Chartered Advisor for Senior Living (CASL®). Fullen is also a Certified Financial Planner (CFP®) as of 2007.

In addition, Fullen had a N.A.S.D. Series 7 license (General Securities), a N.A.S.D. Series 66 license (State License and State Investment Advisor's Exam), Life and Health Insurance License, and a Ohio Real Estate License, all of which are inactive now.

Regarding Milton Fullen's business experience, and before joining Avior, he was the President of Fullen Financial Group, Inc., Fullen Real Estate Investments, and Fullen Business Advisory Services, Inc. Before that, he was a Registered Representative for WRP investments, Inc., a CFO for Nationwide Insurance, the Director of Finance for Victoria's Secret Catalogue, and the International and U.S. Controller at Mercer Human Resources, Inc.

### **Disciplinary Information**

Milt Fullen has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.



**Other Business Activities**

Mr. Fullen spends all his work week on advisory matters.

**Additional Compensation**

Mr. Fullen does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Milton Fullen is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Fullen. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

May 1st, 2024

**This brochure supplement provides information about Kevin T. Fix that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kevin T. Fix is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Kevin T. Fix**

Avior Wealth Management, LLC

3720 North High Street

Columbus, OH 43214

Phone: (614) 946-6052

### **Educational Background and Business Experience**

Kevin Fix graduated from Miami University with a Bachelor of Science in Accounting and a Bachelor of Arts in International Studies. He also earned an MBA in Finance at the University of Chicago Booth School of Business and has completed various corporate training and executive education programs.

In addition, Fix became a Certified Public Accountant (CPA) in 1992, a Personal Financial Specialist (PFS) in 2013, and a Certified Financial Planner (CFP®) in 2023. Also, in 2011, Fix received his N.A.S.A.A Series 65 license (Investment Advisor's Law Exam, administered by FINRA).

Kevin Fix's prior business experience to Avior includes being the Senior Financial Advisor at Fullen Financial Group. Before that he was the owner of Newhaven Capital Advisors, LLC, as well as working for Ameritech Corporation / SBC Communications / AT&T Inc. as the VP Finance. Fix's other previous positions were Internal Audit Manager for CBI Industries, Inc. and Senior Auditor for Arthur Andersen & Co.

### **Disciplinary Information**

Kevin Fix has no disciplinary history that is required to be disclosed by the U.S. Securities

and Exchange Commission or state regulatory authorities.

**Other Business Activities**

Mr. Fix spends all his work week on advisory matters.

**Additional Compensation**

Mr. Fix does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Kevin Fix is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Fix. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**June 19th, 2024**

**This brochure supplement provides information about Michael P. Skolnick that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Michael P. Skolnick is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Michael P. Skolnick**

Avior Wealth Management, LLC  
750 B Street, Suite 1610  
San Diego, CA 92101  
Phone: (800) 836-4792

### **Educational Background and Business Experience**

Michael Skolnick graduated from the University of California in 1988 with a Bachelor of Arts in Economics. In 1992, he became licensed as a Certified Public Accountant.

Along with Michael's degree and license, he has received his Series 65 License and his Professional Financial Specialist (PFS) designation.

Before working with Avior, Michael worked at Axiom Advisory, LLC since 2014 as its President, Managing Member and Chief. Prior to that, from 2010 – 2014, he was Axiom's Sole Proprietor and Chief Compliance.

### **Disciplinary Information**

Skolnick has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Michael Skolnick is a member of the Alliance of Comprehensive Planners (ACP). This non-profit organization provides training and support through an alliance of fee-only comprehensive financial advisors. As a member of the ACP, Michael has the right to use proprietary products and systems designed by the ACP. The ACP offers education in the form of in-person, web- and tele-conferences (which may provide continuing education credits) and services produced by collaborative efforts of the fee-only financial advisors.

Skolnick is also a member of the National Association of Personal Financial Advisors (NAPFA), which requires that its members are fee-only and obtain a minimum of 60 continuing education credits every two years.

Michael is a licensed Certified Public Accountant ("CPA"). In such capacity, he may also provide income tax preparation services through his comprehensive asset management service. These services are only offered to clients who have an executed advisory agreement with Avior Wealth Management, LLC. The fees for these services are included as part of the client's advisory fees. Mr. Skolnick does not offer tax preparation services outside of his advisory service. The client has the option of engaging Mr. Skolnick for tax preparation services.

### **Additional Compensation**

Mr. Skolnick does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Michael P. Skolnick is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Skolnick. They may both be contacted at (402) 218-4064.

# BROCHURE SUPPLEMENT

June 19th, 2024

This brochure supplement provides information about Sali Haidao that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Sali Haidao is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Sali Haidao CFP®**

Avior Wealth Management, LLC  
750 B Street, Suite 1610  
San Diego, CA 92101  
Phone: (800) 836-4792

### **Educational Background and Business Experience**

Sali Haidao graduated from San Diego State University in 2015 with a Bachelor of Arts in Graphic Design. Along with Sali's degree, she has received her Series 65 License and her Certified Financial Planner™, CFP® designation.

Before working with Avior, Sali worked at Axiom Advisory, LLC since 2017 as an Investment Adviser Representative. From 2016 – 2017, she was a Customer Service Representative for Julie Haidao Insurance Agency.

### **Disciplinary Information**

Haidao has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Sali Haidao is a licensed insurance agent/broker. She may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Sali Haidao, as a fiduciary, will act in the client's best

interest. She will not, however, be offering insurance products nor will she receive customary fees as a result of insurance sales.

**Additional Compensation**

Ms. Haidao does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Sali Haidao is a member of Avior Wealth Management, LLC. Scott Cavey, along with Eric Hamilton, the Chief Compliance Officer, are responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Ms. Haidao. They may both be contacted at (402) 218-4064.