

### ***Avior Wealth Management, LLC- Form ADV Part 3: Relationship Summary***

Avior Wealth Management, LLC ("Avior") is an Investment Adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

#### ***WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?***

Description of Services: Avior offers investment advisory services to retail investors, retirement plans and business investors. These advisory services include asset management and financial planning.

Asset Management Services: Avior provides asset management services through managing and trading your portfolio. We will discuss your investment objectives and goals and design a strategy to pursue your investment goals. Avior will continuously monitor your account(s) when providing asset management services and contact you at least annually to discuss your portfolio, objectives, and circumstances. If you give Avior discretionary authority, we make the decisions to buy, sell and hold assets as we deem necessary. Clients wanting non-discretionary services or financial planning services only will make the ultimate decision regarding the purchase or sale of investments.

Financial Planning Services: We also provide financial planning services, which involves us creating a written financial plan for you which covers mutually agreed upon topics. For more information, please see Item 4 of our Form ADV Part 2A.

Limited Investment Offerings: We do not primarily recommend one type of security to clients. We have a fiduciary duty to act in your best interest and recommend securities aligned with your specific circumstances and needs. Avior does not offer proprietary investment products.

Account & Fee Minimums: Avior may impose minimum account fees that may be charged per household. Minimum account fees might also be waived. Financial planning fees are charged as either a flat fee or as part of your investment management fee if you engage in both types of services.

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

#### ***WHAT FEES WILL I PAY?***

Description of Fees & Costs: Fees charged for our asset management services are based on a percentage of assets under management, billed on a quarterly or monthly basis, in advance or arrears, and is calculated based upon the value of your account in your account at the end of the billing period. Fees range up to a maximum of 2.0% of the assets held in the account and are automatically deducted from your account by the custodian. Asset management fees are negotiable depending on the investment adviser representative (IAR) providing the investment management services, market value of the account, asset types, complexity of client's portfolio, client's financial situation, anticipated future assets, relationship of client to advisor, and additional services requested or performed.

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in your account, the more you will pay us. This creates an incentive for us to recommend that you increase the level of assets in your account. You may also be charged management fees by the funds we invest in, within your account. For more information about fees we will charge you and expenses you may incur please see Item 5 of our Form ADV Part 2A.

Financial planning fees may be charged separately from your investment management fee depending on how you choose to engage with us as a client. If your financial planning fees are not included as part of your investment management fees, we will bill the financial planning fee to you based on the amount agreed upon in your financial planning agreement. Any fees charged for financial planning will not cover the costs associated with implementing any recommendations we make. For more information please see your client agreement and Item 5 of our Form ADV Part 2A.

Other Fees and Costs: In addition to management fees paid to us, investments may incur other costs (brokerage commissions, mutual fund operating expenses, or custodian fees) that are not received by our firm or related party. Certain investments, like variable annuities, may have a "surrender charge" when you sell that

investment.

*Note:* You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the value of your account(s) and decrease any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

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

### **WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?**

#### **HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. However, how we make money creates conflicts with your interests. You should understand and ask us about these conflicts, as they can affect the investment advice we provide you.

For examples of our conflicts of interest, we have an affiliated tax entity, Avior Tax and Accounting, LLC. We may recommend you utilize the services of Avior Tax and Accounting, LLC. This is a conflict of interest because of the increased revenue Avior Tax and Accounting, LLC will receive. Additionally, some of our IARs also serve as securities registered representatives and/or insurance agents. Through these separate roles, they may sell, for commissions, various products. We have a conflict of interest in recommending these products to you because of the potential for additional revenue. For more information about these conflicts of interest and how we are compensated, please see Item 5, Item 10, Item 12 and Item 14 of our Form ADV Part 2A.

**CONVERSATION STARTERS:** *How might your conflicts of interest affect me, and how will you address them?*

#### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Description of Salary/Payment of Financial Professionals: Financial professionals at Avior are paid a portion of the revenue from the annual investment management fee Avior receives from your account(s). If a financial professional is also an owner of Avior or its holding company, they are ultimately paid out of the profits of the firm. This is a conflict of interest because it gives your financial professional an incentive to recommend you invest more in your account with us due to the potential for increased compensation. Advisory fees not based upon assets under management, such as financial planning fees, are shared between the firm and our financial professionals at a predetermined percentage.

Our IARs also act as licensed securities registered representatives, insurance agents, real estate agents, CPAs and/or attorneys. When acting in these capacities they will receive additional income for selling products, real estate or providing these services. This creates a conflict of interest when they recommend you purchase products or services since they will receive additional compensation. For more information about these conflicts of interest please see Item 10 of our Form ADV Part 2A and your financial professional's ADV Part 2B Brochure Supplement.

#### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

The firm has no legal or disciplinary history to report; however, some of our IARs have legal or disciplinary matters that have been previously publicly disclosed. Specific information can be found at [www.investor.gov](http://www.investor.gov) or [www.brokercheck.finra.org](http://www.brokercheck.finra.org) for a free and simple search tool to research our financial professionals.

**CONVERSATION STARTERS:** *As a financial professional, do you have any disciplinary history? For what type of conduct.*

#### **ADDITIONAL INFORMATION ABOUT AVIOR WEALTH MANAGEMENT, LLC**

You can find additional information about our firm's services on our website at [aviorwealth.com](http://aviorwealth.com) and you can request updated information and a copy of our Form CRS by calling Avior at 402-218-4064. You can also find our disclosure brochures at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Avior's CRD number is 148674. If you have any questions, contact us in writing at: Avior Wealth Management 14301 FNB Pkwy, Suite 410, Omaha, NE 68154 Attn: Compliance.

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