

November 18, 2024

Aventus Investment Advisors is an investment advisor registered with the Securities and Exchange Commission. Brokerage and investment advisory services and their fees can differ. It is important that retail investors understand the differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://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?**

Aventus Investment Advisors offers financial planning and investment advisory services to retail investors. Planning services include retirement, tax, risk, education, and cash management strategies to meet financial goals. Investment services include risk appropriate investment strategies using a diverse mix of stocks, exchange traded funds (ETFs), bonds, and mutual funds, among other things. We monitor investments regularly and provide quarterly reports illustrating account performance. The Firm has both complete authority (discretion), without limitations, to make investment changes in client accounts; and non-discretionary authority to provide recommendations on certain accounts, such as 401(k) retirement plans. For non-discretionary services, the retail investor makes the ultimate decision regarding the purchase or sale of investments.

**Key Questions to ask your Financial Professional:**

- 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?**

You will pay an ongoing asset-based advisory fee for our advisory services, which typically include investment management and financial planning. This fee is based off of the amount of assets you have under management with our firm. Additional fee based services could include employer held retirement account consultation, if you choose to have us review those plans. For clients where we don't provide investment management services, we charge a fixed for financial planning. That fee varies based on the complexity and nature of the financial plan. Our advisory fees are negotiable but will not exceed 1.25% per year. Advisory fees are paid quarterly and are deducted directly from your account. Invoices will be delivered to you either electronically or physically depending on your preference.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investment over time. Please make sure you understand what fees and costs you are paying. For additional information, see our "Fees and Compensation" section of our ADV Part 2A Brochure.**

To initiate a conversation about fees, consider asking the following:

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

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

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

As a Fee-Only financial adviser there might be incentive for us to encourage you to increase assets in your accounts. One example of this would be for us to recommend that you roll over a company sponsored retirement plan to an account we manage. Another would be for us to recommend you add money to one of your investment accounts instead of using that money to pay down debt. We also have a licensed insurance agent on staff that may be additionally compensated for the sale of insurance products. The purchase of those products is not required to work with our firm. If a product is recommended by our agent, you are not required to purchase it from our agent. Details about how we act in your best interest can be found in the sub-section Code of Ethics, of our Firm Brochure, Part 2A Form ADV.

To expand on this important topic, ask the professional adviser you are considering this question:

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

**How do your financial professionals make money?**

Our professionals are compensated with a fixed salary and bonus. The salary is based on their professional credentials, responsibilities and experience. Bonus is a percentage of salary and paid based on performance metrics. These metrics are not designed to incent or overly encourage new client acquisition or additional assets over what we believe to be a good fit for the client and us.

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

No. Our professionals do not have any legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) to research us and other financial professionals you might be considering.

To start a conversation on this subject, ask the individual you are considering:

As a financial professional, do you have any disciplinary history? If so, what type?

You can find additional information about our firm by visiting our website at [www.ventusadvisors.com](http://www.ventusadvisors.com). You may also call us at 704-237-4207 to request additional information, our Firm Brochure, Part 2A Form ADV and our Brochure Supplement Part 2B Form ADV. You may also request a copy of this relationship summary Form CRS.

Because it is important to know who to contact at the firm and where to direct questions or complaints, consider directing this question to the financial professional you are considering.

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?