

# AVRIO | WEALTH

## CLIENT RELATIONSHIP SUMMARY – FORM CRS

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March 28, 2024

**AVRIO WEALTH PTE LTD** (“firm” or “Avrio”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. There are free and simple tools available to research the firm and our financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing. (CRD#306064/SEC#801-17905 for your reference.)

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

We offer financial planning and investment advisory services. The investment advisory services are offered both on a nondiscretionary and discretionary basis. If we provide services on a non-discretionary basis, we will obtain your approval prior to execution of our recommendations, and you will make the ultimate decision regarding the purchase or sale of investments. Services offered on a discretionary basis mean that you will provide us with written authority to trade your account for you without contacting you prior to making investments. Our investment advisory services advise and recommend primarily publicly traded securities, alternative private investments, digital assets held by the client directly, and real estate. We do not trade commodities. We do not offer a wrap fee program. We do not have an account minimum for our investment advisory services or financial planning services. However, we have a minimum fee per client of \$8,000 USD per year for most services. All investment advisory accounts are reviewed no less than quarterly. We will review the account more frequently as circumstances require. We will choose investments based on the information derived from interviews with our client, their financial documents, and profiles which we will update periodically. Clients may access their accounts via their custodian online. The information is updated daily. We do not send additional reports directly from Avrio to the client. The custodian will send at least quarterly statements to the client. [Additional information about our services can be found in our Form ADV Item 4 and 7.](#)

**Consider asking us- “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?

We earn fees as indicated in the fee section of the agreement signed by each client. Fees for Financial Planning start at \$8,000 and may increase to \$30,000+ based upon complexity which is agreed upon in advance via the financial planning agreement signed by the client. We also charge hourly and project fees. Financial planning clients will pay an initial deposit then are billed the remainder once the plan is complete. For Integrated Financial Planning and Investment Advisory Services, we generally charge a flat fee, which is based upon various factors such as complexity and net worth as outlined in the client’s agreement. For clients who choose an assets under management (AUM) fee schedule, the fees range from .40 to 1.00% annually, including accrued interest, calculated in arrears on a daily average balanced charged quarterly, unless otherwise agreed upon. We do not charge performance fees. Our fees do not include certain charges imposed by custodians, brokers, and other third parties such as custodial fees, trade commissions, odd-lot differentials, transfer taxes, wire transfers alternative investment processing fees, electronic fund fees and other fees and taxes on brokerage accounts and securities transactions. We do not have revenue sharing agreements. Please refer to the offer documents, custodial agreements, or prospectus for additional information. *For accounts charged a percentage based on assets under management, we have an incentive to encourage you to add more funds to the accounts we manage as your investment advisor as our fee will be increased. We may also receive certain incentives from your custodian for recommending that you custody your assets with them. 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*

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

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

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

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

#### **Examples of Ways We Make Money and Conflicts of Interest.**

Avrio or persons associated with our firm affiliates may trade for their own accounts in securities, which are recommended to and/or purchased for Avrio's clients. A conflict of interest could exist in such cases if we had the ability to trade ahead of you and potentially receive more favorable prices than you receive.

Ms. Regal is a licensed life insurance producer and may receive commissions.

Avrio may have an incentive to recommend the use of a specific Custodian/Broker-Dealer due to the services they may provide to Avrio that Avrio would not otherwise receive. These services could include trading software/platforms, best practices workshops, compliance tools, technology tools, market data, and access to conferences or educational events clients. [For additional information, please see Form ADV Part 2A Item 12.](#)

**Consider asking us- "How might your conflicts of interest affect me, and how will you address them?"**

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

Our advisors receive compensation based only on the profitability of the firm. Some of our advisors are also insurance registered and may receive commissions from the carrier for selling life insurance products. While clients pay no added fees for these referral fees, this creates a conflict of interest by raising the possibility that insurance products could be recommended by your advisor because of the referral fees generated rather than because of an overriding benefit to you. [Please see Form ADV Part 2A Item 5 for additional information.](#)

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

**Consider asking us- "As a financial professional, do you have any disciplinary history? For what type of conduct?"**

### **ADDITIONAL INFORMATION**

To receive additional information about Avrio and to request a free copy of this Form CRS as well as to request any up to date information, please contact us at [annmarie@avriowealth.com](mailto:annmarie@avriowealth.com). Visit our website at <https://avriowealth.com/> see our [Form ADV Part 2](#) and find out more about us at [investor.gov](https://investor.gov)

**Consider asking us- "Who is my primary contact person. Are they a representative of the investment advisor or a brokerage firm? Who can I talk to if I have concerns about how this person is treating me?"**

Exhibit Form CRS AVRIO WEALTH

March 28, 2024

The Form CRS Dated October 12, 2022, filed on the IARD system, and The Form CRS Dated November 8th, 2022, on our website, are being updated with this Form CRS dated March 28th, 2024.

Form CRS Dated October 12, 2022, under the section **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?** Read:

**We offer investment advisory services, financial planning.** The investment advisory services are offered both on a nondiscretionary and discretionary basis. If we provide services on a non-discretionary basis, we will obtain your approval prior to execution of our recommendations, and you will make the ultimate decision regarding the purchase or sale of investments. Services offered on a discretionary basis mean that you will provide us with written authority to trade your account for you without contacting you prior to making investments. **Our investment advisory services advise and recommend primarily publicly traded securities, private placement equity, and real estate. We provide recommendations on alternative private investments and digital assets held by the client directly.** We do not trade commodities. We do not offer a wrap fee program. We do not have an account minimum for our investment advisory services or financial planning services. However, we have a minimum fee per client of **\$8,000 per year** for most services. All investment advisory accounts are reviewed no less than quarterly. We will review the account more frequently as circumstances require. We will choose investments based on the information derived from interviews with our client, their financial documents, and profiles which we will update periodically. Clients may access their accounts via their custodian online. The information is updated daily. We do not send additional reports directly from Avrio to the client. The custodian will send at least quarterly statements to the client. [Additional information about our services can be found in our Form ADV Item 4 and 7.](#)

Form CRS Dated November 8<sup>th</sup>, 2022, on our website under the section **WHAT INVESTMENT SERVICE AND ADVICE CAN YOU PROVIDE ME?** Read:

**We offer financial planning and investment advisory services.** The investment advisory services are offered both on a non-discretionary and discretionary basis. If we provide services on a non-discretionary basis, we will obtain your approval prior to execution of our recommendations, and you will make the ultimate decision regarding the purchase or sale of investments. Services offered on a discretionary basis mean that you will provide us with written authority to trade your account for you without contacting you prior to making investments. **Our investment advisory services advise and recommend primarily publicly traded securities, private placement equity, and real estate. We do not trade commodities.** We do not offer a wrap fee program. We do not have an account minimum for our investment advisory services or financial

planning services. However, we have a minimum fee per client of \$8,000 USD per year for most services. All investment advisory accounts are reviewed no less than quarterly. We will review the account more frequently as circumstances require. We will choose investments

based on the information derived from interviews with our client, their financial documents, and profiles which we will update periodically. Clients may access their accounts via their custodian online. The information is updated daily. We do not send additional reports directly from Avrio to the client. The custodian will send at least quarterly statements to the client. [Additional information about our services can be found in our Form ADV Item 4 and 7.](#)

Form CRS Dated March 28, 2024, under the section **WHAT INVESTMENT SERVICE AND ADVICE CAN YOU PROVIDE ME?** Now reads:

**We offer financial planning and investment advisory services.** The investment advisory services are offered both on a nondiscretionary and discretionary basis. If we provide services on a non-discretionary basis, we will obtain your approval prior to execution of our recommendations, and you will make the ultimate decision regarding the purchase or sale of investments. Services offered on a discretionary basis mean that you will provide us with written authority to trade your account for you without contacting you prior to making investments. Our investment advisory services advise and recommend primarily publicly traded securities, alternative private investments, digital assets held by the client directly, and real estate. We do not trade commodities. We do not offer a wrap fee program. We do not have an account minimum for our investment advisory services or financial planning services. However, we have a minimum fee per client of **\$8,000 USD per year** for most services. All investment advisory accounts are reviewed no less than quarterly. We will review the account more frequently as circumstances require. We will choose investments based on the information derived from interviews with our client, their financial documents, and profiles which we will update periodically. Clients may access their accounts via their custodian online. The information is updated daily. We do not send additional reports directly from Avrio to the client. The custodian will send at least quarterly statements to the client. [Additional information about our services can be found in our Form ADV Item 4 and 7.](#)

In addition to the changes mentioned above we removed the Footer with our address.

To receive a copy of our Form CRS or Form ADV, please contact Ann Marie Regal at [annmarie@avriowealth.com](mailto:annmarie@avriowealth.com).