

INTRODUCTION

Avail Investment Partners, LLC ("Avail") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Financial planning services may be provided as a part of the asset management process when requested. Avail's planning process typically begins with a discovery meeting when time is taken to gather information, understand client expectations, and determine the right fit for pursuing a working relationship. For example, the discovery process may include the review of insurance currently in place (i.e., life, disability, and long-term care insurance), creating personal balance sheet and cash flow statements, and the review of estate planning documents in an effort to better understand the client's holistic financial situation. Furthermore, the planning process may also include collaboratively developing a financial plan to assist the client in reaching his or her unique financial objectives.

Avail manages assets on a discretionary and non-discretionary basis. It is only in limited circumstances Avail will provide asset management services on a non-discretionary basis where you as the client make the ultimate decision regarding the purchase or sale of investments. Specific security changes will be implemented by Avail in keeping with client objectives but not necessarily with prior client authorization.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business by [CLICKING HERE](#).

Questions to Ask Your 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?"***
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WHAT FEES WILL I PAY?

For clients whose assets are managed by the firm, investment advisory fees range from 0.00% to 1.35% and will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous quarter, including any cash in the client's account. For example, if your annual fee is 1.00%, each quarter we will multiply the value of your account by 1.00%, then divide by the number of days in that calendar year and multiply that number by days in the quarter to calculate our fee.

Financial planning services are charged separately on an hourly or fixed fee basis. These fees are negotiated on a case-by-case basis based upon the complexity of the financial situation of the client.

There are a number of other fees that can be associated with holding and investing in securities. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more specific



information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [CLICKING HERE](#).

Questions to Ask Your Professional:

- ***“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.

Avail is a related entity to Investment Research Partners LLC due to common control.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation, as well as Item 10.C of the ADV Part 2A for more information regarding related persons by [CLICKING HERE](#).

Questions to Ask Your Professional:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Financial professionals of Avail are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses. Please reference the above fee description section for conflicts of interest.

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

Yes. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

Questions to Ask Your Professional:

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

ADDITIONAL INFORMATION

A copy of our relationship summary can also be requested by calling (814) 996-7206 or by [CLICKING HERE](#).

Questions to Ask Your Professional:

- ***“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?”***