

Firm Client Relationship Summary (Form-CRS)

STAVIS WEALTH TRANSFER SOLUTIONS, LLC (CRD# 328185)

Date: 1/31/2024

STAVIS WEALTH TRANSFER SOLUTIONS, LLC, referred to as the "Firm" or "we" or "our" or "us", is an investment adviser registered with the Securities and Exchange Commission (SEC) offering advisory services. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our Firm primarily offers the following advisory services to individual high-net-worth and retail advisory clients:

We offer advisory services to retail consumers. These services include financial and estate planning. We work closely with you to identify your financial, estate planning and insurance goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.

- J Advisory Supervision/Management Services regarding Insurance Vehicle/Fund Investment Sub-Accounts
 - o we review your risk tolerance, investment strategy options, and investment holdings
- J Financial-Wealth & Estate Planning Services
 - o we assess your financial situation and provide advice to meet your goals

Our Firm offers both discretionary advisory services (where our Firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where you, the investor, make the ultimate decision).

-Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts, and Item 7 – Types of Clients of our ADV Part 2 Brochure available via our firm's Investment Adviser Public Disclosure Page.

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?

Our fees vary depending on the services you receive. For Financial-Wealth and Estate Planning Services, we have established a fixed-fee arrangement which is based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee total.

- Fixed Fees/Project Fees: Our fixed project-based fees for financial and wealth transfer planning are based in part on the expected number of hours to complete the engagement as described above. We collect fees generally calculated on an annual project basis and payable at the time of engagement, except where installments are mutually agreed in writing. Fixed fees and project fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.

Advisory Financial-Wealth Services and Financial and Estate Planning fixed-fees are charged based on complexity of solutions and on family needs and goals. Some investments, such as insurance sub-accounts, insurance dedicated funds, variable annuities, and mutual funds, etc., impose additional fees (e.g., transactional fees, product-level fees, and/or administrative fees) that reduce the value of your investment over time. Additionally, you will typically pay transaction fees when we allocate or reallocate amongst investment options and buy and sell an investment for your account. 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.

-Additional information is in our ADV-2 Brochure – Item 4 Advisory Business and Item 5 Fees and Compensation.

Conversation Starters:

Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees & costs, and how much will be invested for me?

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW DOES YOUR FIRM MAKE MONEY & WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your advisor, we have to act in your best interest and not put our interests 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 products we offer. Here is an example to help you understand what this means.

Some of our financial professionals are registered representatives of Purshe Kaplan Sterling Investments, Inc. ("PKS"), a registered broker-dealer. In addition to our services, your financial professional will offer you brokerage services through their separate capacity as a registered representative and will earn commission-based compensation for transactions implemented through PKS. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through PKS. You are encouraged to learn more about PKS by reviewing their client relationship summary.

- Some investment options or funds may have different share classes available to investors. The lowest cost option may not be available for our clients subject to minimums or insurance investment platform restrictions and therefore may not be available to be chosen in the client's insurance vehicle investment sub-account.

-Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our ADV Part 2 Brochure available via our firm's Investment Adviser Public Disclosure Page.

Conversation Starters:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. Our Advisors are paid a salary and incentivized through a revenue-sharing pool associated with advisory services and financial-wealth transfer planning engagements with clients.

-Additional Information: For more detailed information, please see our ADV-2 Brochure: Item 5 Fees/Compensation; Item 10 Other Financial Industry Activities and Affiliations; and Item 12 Brokerage Practices.

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

No, we do not have legal or disciplinary events. Visit www.investor.gov/ for a free, simple search tool to research us and our financial professionals.

ADDITIONAL INFORMATION

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or to request another copy of this Form CRS, please contact us at 713-391-8200.

Conversation Starters:

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?