

## **Client Relationship Summary - Form CRS**

NTV Asset Management, LLC 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. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides information tailored to educate retail investors about financial professionals.

### **What investment services and advice can you provide me?**

#### *Investment Advisory Service*

Our firm provides for the following principal investment advisory service to retail investors. If you invest on a *discretionary* basis, our firm will buy and sell investments in your accounts on an ongoing basis without requiring your pre-approval and until you notify us in writing to switch. If you invest on a *non-discretionary* basis, our firm will advise you on investments, but you will make the final decision.

Our service is portfolio management—investments are monitored quarterly as part of our standard service and in accordance with your stated investment objectives, time horizons, risk tolerance, and liquidity needs. Part of our initial meeting with you is to explain what each of these limitations are and the potential impact(s) to your portfolio. A minimum of \$1,000,000 of assets under management is recommended for our service but can be negotiable under certain circumstances. Certain investment possibilities are not offered as stated in our firm's ADV, Part 2A Brochure under Item 4.

#### *Financial Planning*

Our firm provides financial planning services on a complimentary basis as part of your asset management fee. Financial planning services involve us creating a financial plan for you that covers mutually agreed-upon topics. Services provided include retirement planning, investment portfolio assessment, risk tolerance assessment, and any other specialized financial planning topics based on the needs and concerns of the client.

**For additional information including minimum investment amounts and types, please see**

**<https://www.adviserinfo.sec.gov/IAPD/default.aspx> and search for our firm NTV Asset Management, LLC to view our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).**

### **Conversation starters. 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?**

Our investment advisory service fees are assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Our firm does not collect performance fees or other fees above your fixed investment advisory service fee (that is based on a percentage of your assets under management).

- Some investments, such as mutual funds, variable annuities, or American Depositary Receipts (ADRs), impose ongoing costs that will reduce your account's value.

### **Additional Information:**

**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 detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

**Conversation starters.** *Ask your financial professional:*

– *Help me understand how these fees and costs can 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. 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 that we provide to you. Here is an example to help you understand what this means.*

- Charles Schwab and Co. may make available, arrange, and/or pay third-party vendors for the types of services rendered to our firm. Schwab Institutional may discount or waive fees that it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to our firm. In evaluating whether to recommend or require that clients custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and this can create a potential conflict of interest.

**Conversation starters.** *Ask your financial professional:* – *How do your conflicts of interest affect me, and how will you address them?*

**Additional information:**

**For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

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

- Our professionals are compensated based on the amount of assets they service
- Our professionals are not paid performance bonuses or for specific product sales

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

No, our firm and our investment adviser representatives have no disciplinary history. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters.** *Ask your financial professional:*

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

You can find additional information about our services and request a copy of the relationship summary by visiting [www.ntvam.com](http://www.ntvam.com); emailing at [mvalentine@ntvam.com](mailto:mvalentine@ntvam.com) or calling us at (304) 353-9090.

**Conversation starters.** *Ask your financial 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?*