



Relationship Summary

August 2024

RAM Investment Partners, LLC dba Avier Wealth Advisors

RAM Investment Partners, LLC dba Avier Wealth Advisors is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and we feel it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/crs) (<https://www.investor.gov/crs>) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

We encourage you to ask us questions. We have provided suggested conversation starters in call out boxes throughout this Relationship Summary.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We offer portfolio management and financial planning services. We first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs.

Our Investment Committee reviews and set the firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular and continuous account reviews. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

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?**

We manage portfolios on a discretionary or non-discretionary basis. When you grant us discretionary authority, this means we don't need to call you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. For clients holding assets away from us (for example, a 401K account with your employer), we offer the ability to incorporate those holdings into an asset allocation strategy. We do not have discretionary authority over those assets, but we will make recommendations and it is up to you to implement those recommendations. We do not impose a minimum account size, however our minimum annual fee is \$10,000.

For more detailed information about our services, please request a copy of the firm's disclosure Form ADV, Part 2A brochure. This brochure can also be found here: [Avier ADV Part 2A](https://adviserinfo.sec.gov/firm/summary/161077)(<https://adviserinfo.sec.gov/firm/summary/161077>)

What fees will I pay?

We provide comprehensive financial planning and portfolio management for a single, combined fee. Our fee is based on your total assets under management with us, including any held-away assets. The annual fee ranges from .30% to 1.00%. The percentage amount we charge goes down as your assets grow. We bill our fees quarterly in advance, usually deducted automatically from your account. Onboarding fees are charged at the outset of the relationship between the time of execution of our advisory agreement and the receipt of your initial assets. This fee is \$27.50 per day and is included in the first billing period. Our fees are negotiable. When we charge asset-based fees, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive to encourage you to increase the amount of assets we manage for you.

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 and costs, and how much will be invested for me?

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge internal management fees, which reduce the value of our investment over time. We do not receive any portion of these costs.

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. Please click this link: [ADV 2A \(https://adviserinfo.sec.gov/firm/summary/161077\)](https://adviserinfo.sec.gov/firm/summary/161077) and scroll to Item 5 and Item 12 for more detailed information about fees and costs.

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 some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

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

Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your account with us, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. However, we will always make the recommendation that we believe is in your best interest. The only revenue we receive is directly from the advisory fees you pay to us.

Our [Form ADV, Part 2A \(https://adviserinfo.sec.gov/firm/summary/161077\)](https://adviserinfo.sec.gov/firm/summary/161077) contains detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive a salary and variable compensation related to the number of clients served and total advisory fees generated. This creates a financial incentive to add new clients over time and retain current clients through our service and care.

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) (<https://www.investor.gov/crs>) for a free and simple search tool to research our firm and our financial professionals.

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?

For more detailed information about our firm, you can visit the SEC's public disclosure website at www.adviserinfo.sec.gov (<http://www.adviserinfo.sec.gov>). You may also contact us at (425) 467-1011 and speak to your advisory professional or our Chief Compliance Officer.

Exhibit of Material Changes to Customer Relationship Summary
Avier Wealth Advisors
August 2024

We are required to highlight any material changes we make to this Customer Relationship Summary (ADV Part 3) and publish those changes within 30 days of the effective date of the change.

We have added details related to our initial onboarding fee. Before the first quarterly billing, we charge an onboarding fee which covers the time period between the signing of our investment management agreement and the first assets arriving. This time period is billed at a daily rate of \$27.50 and is billed at the same time as the first quarterly billing.