

Form ADV Part 2A Brochure

ViaWealth, LLC

8700 State Line Road, Suite 325

Leawood, KS 66206

www.ViaWealth.com

844-484-7849

March 20, 2024

This Brochure provides information about the qualifications and business practices of ViaWealth, LLC, (ViaWealth). If you have any questions about the contents of this Brochure, please contact us at 844-484-7849. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

ViaWealth is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information from which you can determine whether to hire or retain an Adviser.

Additional information about ViaWealth is also available via the SEC's web site www.adviserinfo.sec.gov.

Item 2 – Material Changes

The material changes in this brochure from the last annual updating amendment of ViaWealth are described below. Material changes relate to ViaWealth's policies, practices, or conflicts of interests.

- For each month of service, fees will be calculated for and deducted from each account after the end of each month based on the average daily balance of each respective account as reported by the custodian (Item 5).

Pursuant to SEC Rules, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at 844-484-7849.

Additional information about ViaWealth is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with ViaWealth who are registered as investment adviser representatives of ViaWealth.

Item 3 - Table of Contents

Item 1 – Cover Page.....	i
Item 2 – Material Changes	ii
Item 3 - Table of Contents.....	iii
Item 4 – Advisory Business	1
Item 5 – Fees and Compensation	2
Item 6 – Performance-Based Fees and Side-By-Side Management.....	5
Item 7 – Types of Clients.....	5
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	5
Item 9 – Disciplinary Information.....	7
Item 10 – Other Financial Industry Activities and Affiliations	7
Item 11 – Code of Ethics	8
Item 12 – Brokerage Practices	9
Item 13 – Review of Accounts	11
Item 14 – Client Referrals and Other Compensation.....	12
Item 15 – Custody.....	12
Item 16 – Investment Discretion.....	12
Item 17 – Voting Client Securities	13
Item 18 – Financial Information.....	13

Item 4 – Advisory Business

ViaWealth, LLC (CRD # 309043) (ViaWealth), is registered as an investment adviser with the Securities and Exchange Commission. ViaWealth is based in and organized as a limited liability company under the laws of the State of Kansas and the United States of America. The firm was founded in 2018, was registered as an investment adviser in 2020.

ViaWealth's principal office and place of business is located at 8700 State Line Road, Suite 325, Leawood, KS 66206. Regular business hours are from 8:00am to 5:00pm Monday through Friday. The firm can be contacted by phone at 844-484-7849.

D. Lance Larson and Reid M. Larson are Managing Members, Founding Partners, and Investment Adviser Representatives of the firm. Jeffrey P. Rosenthal serves as Chief Compliance Officer of the firm.

ViaWealth provides discretionary management, non-discretionary management, and advisory services to its wealth management clients. Investment management services may be provided directly by ViaWealth, be provided through a sub-advisory agreement with Financial Counselors, Inc., a separately owned SEC registered investment advisory firm located in Overland Park, KS, or be provided through other outside managers and or platform providers.

Because the firm is a registered investment adviser, we are required to meet certain fiduciary standards when providing investment advice to clients. Additionally, when we provide investment advice related to a retirement plan account or an individual retirement account, we are considered fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. As such, we are required to act in your best interest and not put our interest ahead of yours, even though our compensation creates some conflicts with your interests in that the more you have us manage, the more we can earn. Our clients however are under no obligation to use services recommended by our associated persons. Furthermore, we believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent ViaWealth from properly servicing the client account, or if the restrictions would require ViaWealth to deviate from its standard suite of services, ViaWealth reserves the right to end the relationship.

The firm does not sponsor a “wrap fee” program, although outside managers or platform providers used or recommended by the firm may do so. For information regarding such programs provided by outside managers or platform providers, please refer to the applicable entity’s ADV Part 2 Disclosure Brochure or other disclosure document which is available upon request.

Additionally, ViaWealth provides financial planning and consulting services, which may include reviewing financial objectives, asset allocation, cash flow management, tax preparation and planning, accounting services, insurance, investment management, strategies for education funding, retirement planning, and estate planning. ViaWealth may provide some financial planning and consulting services directly or may delegate some services to outside “family office” or other service providers.

ViaWealth also provides retirement plan services to businesses which may include plan level services such as discretionary management services, non-discretionary management services, and investment advisory services related to different types of retirement plans. When providing management services, the firm is responsible for implementing recommendations. When the firm is providing advisory services, the client is responsible for implementation of recommendations.

As of December 2023, the firm managed \$211,924,944.00 in assets on a discretionary basis and \$0.00 on a non-discretionary basis.

Item 5 – Fees and Compensation

Investment Management Services

ViaWealth Managed Accounts

Fees for wealth management services provided directly by ViaWealth are generally based on account size at an annual fee of up to 1.2% and are negotiable.

The firm’s current fee schedule for investment management combine with financial planning is as follows:

- 1.20% on first \$500,000 (subject to a \$5,000 minimum annual fee)
- 1.10% on \$500,001 - \$2,000,000
- 0.90% on \$2,000,001 - \$4,000,000
- 0.80% on \$4,000,001 - \$10,000,000
- Greater than \$10,000,000 negotiated

The firm's current fee schedule for stand-alone investment management services is as follows:

1.00% on first \$2,000,000 (subject to a \$5,000 minimum annual fee).
0.80% on \$2,000,001 - \$5,000,000
0.70% on \$5,000,001 - \$10,000,000
Greater than \$10,000,001 negotiated

Household assets are combined for purposes of determining fee rate.

In instances where ViaWealth delegates investment management authority to outside investment managers or platform provider, any additional management fees paid by the client rather than ViaWealth must be approved by the client in advance. Details about outside managers or platform providers, their services, fee, etc., are addressed in the applicable entity's Form ADV Part 2 Disclosure Brochure or other disclosure document which is available upon request.

Fees will generally be deducted in arrears via an automatic withdrawal on a monthly basis, i.e., one-twelfth of the annual fee will be deducted each month. For each month of service, fees will be calculated for and deducted from each account after the end of each month based on the average daily balance of each respective account as reported by the custodian.

Although fees are generally deducted from accounts, clients may with the firm's approval elect to instead pay fees by check or wire transfer.

Fees paid to outside managers are generally deducted directly from client accounts by ViaWealth or the applicable outside manager. Timing of fee deductions related to outside managers vary but are addressed in the applicable account opening documentation in advance.

FCI Sub-Advised Accounts

Fees for wealth management services provided by ViaWealth pursuant to its subadvisory agreement with Financial Counselors, Inc., are generally based on account size according to the following schedule:

<u>Account Size</u>	<u>Annual Fee</u>
\$0 - \$499,000	1.20% (minimum \$2,500/year)
Accounts over \$500,000	negotiable

Fees are generally deducted monthly in arrears directly from client accounts, but clients may elect to instead pay fees by check or wire transfer. Annual fees and minimums may be negotiable under certain circumstances.

Financial Planning and Consulting Services

ViaWealth offers financial planning and consulting services to clients such as financial plans, investment plans, and/or individual consultations. Clients are typically charged a fixed fee ranging from \$1500 - \$5000 or may be charged on an hourly basis generally at \$100 - \$300 per hour, depending on the type and complexity of services to be provided. Fees are generally billed in advance but may in some instances be partially billed in advance with the balance billed in arrears upon completion. In some instances, ViaWealth may provide financial planning and services on a complimentary basis. The fees and scope of service for which a fee will be charged will be documented and agreed upon before commencement of services.

Retirement Plan Services

Fees charged for retirement plan services may be charged in advance or in arrears depending on the service provided. Fees may be fixed, or asset based (not to exceed 1.50% annually), and are negotiable depending on the complexity of the service. Fee levels (whether fixed or asset based) are primarily based on actual services to be provided.

Fees may be deducted directly from client accounts on a monthly basis, or clients may elect to alternatively pay fees by check or wire transfer.

General Information

Services may be terminated upon 30 days written notice, and fees for partial periods will be prorated. Any payments made in advance will be prorated and any unearned portion will be refunded to client subject to the termination notice provisions of the client agreement.

All fees paid to ViaWealth are separate and unrelated to any fees or expenses assessed by mutual funds, exchange traded funds, brokers or custodians. Details about outside managers or platform providers, their services, fee, etc., are addressed in the applicable entity's Form ADV Part 2 Disclosure Brochure or other disclosure document which is available upon request.

Item 6 – Performance-Based Fees and Side-By-Side Management

Although its fees are often asset based, ViaWealth does not charge additional performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client), and consequently does not manage performance based and non-performance-based accounts on a side by side basis.

Item 7 – Types of Clients

ViaWealth provides portfolio management services to individuals, trusts, estates, charitable organizations and business entities. The minimum account size for portfolio management services is generally \$500,000, although the firm may accept accounts not meeting the minimum on a case-by-case basis.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

ViaWealth's primary investment strategy is to build efficient portfolios for clients using the principles of Modern Portfolio Theory.

To implement this strategy, we may manage accounts internally or may delegate investment management responsibility to a separately owned firm with which we have a subadvisory relationship, Financial Counselors, Inc. Both ViaWealth and FCI use a long term strategic approach to investing, but may use some shorter term tactical techniques from time to time. Information about FCI or any other outside provider can be found in the applicable firm's disclosure brochure which is available upon request.

Modern Portfolio Theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Short term trading risks include liquidity, economic stability and inflation, in addition to the long term trading risks listed above. Frequent trading, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry market conditions and general economic environments.

Fixed Income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This includes corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general the fixed income market is volatile, and fixed income securities carry significant interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting, but these bonds still carry a risk of losing share price value. Risks of investing in foreign fixed income securities also include the general risks inherent in non-U.S. investing.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond (fixed income) nature or stock (equity) nature, or a mix of multiple underlying security types.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Because ETFs use "authorized participants" (APs) as agents to facilitate creations or redemptions (primary market), there is a risk that an AP decides to no longer participate for a particular ETF; however, that risk is mitigated by the fact that other APs can step in to fill the vacancy of the withdrawing AP [an ETF typically has multiple APs] and ETF transactions predominantly take place in the secondary market without need for an AP. Like other liquid securities, ETF pricing changes throughout the trading day and there can be no guarantee that an ETF is purchased at the optimal time in terms of market movements. Moreover, due to market fluctuations, ETF brokerage costs, differing demand and characteristics of underlying securities, and other factors, the price of an ETF can be lower than the aggregate market price of its cash and component individual securities (net asset value – NAV). An ETF is subject to the same market risks as those of its underlying individual securities, and also has internal expenses that can lower investment returns.

Investing in securities involves risk of loss that clients should be prepared to bear. These risks include market risk, interest rate risk, currency risk, and political risk, among others. No investment strategy can assure a profit or avoid a loss.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be considered material to the evaluation of the firm or the integrity of our management. ViaWealth is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 10 – Other Financial Industry Activities and Affiliations

ViaWealth has an arrangement with Financial Counselors, Inc. ("FCI"), a separately owned SEC registered investment adviser, based in Overland Park, KS. FCI functions as a sub-adviser for some ViaWealth accounts, and in return, receives a portion of the investment management fee ViaWealth charges to its client.

ViaWealth may also offer clients advice or recommendations related to insurance products. Some associated persons of ViaWealth are licensed insurance agents and may represent various insurance companies. Any insurance product placed through associated persons

may generate standard and customary insurance commissions and other compensation, a portion of which may be received by associated persons of ViaWealth.

While ViaWealth will endeavor at all times to put the interest of clients first as part of its fiduciary duty, clients should be aware that the receipt of additional compensation creates a conflict of interest and may affect the judgment of individuals who make recommendations. However, our clients are under no obligation to purchase products recommended by our associated persons or to purchase products through our associated persons. We believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs.

ViaWealth has no financial industry affiliations or arrangements with related persons.

Item 11 – Code of Ethics

Code of Ethics

ViaWealth has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. ViaWealth's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients, and details practices for reviewing the personal securities transactions of supervised persons with access to client information. The Code also requires compliance with applicable securities laws, addresses insider trading, and details possible disciplinary measures for violations. ViaWealth will provide a complete copy of its Code of Ethics to any client upon request to the Chief Compliance Officer.

Trading Conflicts of Interest

Individuals associated with ViaWealth are permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by ViaWealth is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, ViaWealth requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer.

Item 12 – Brokerage Practices

The Custodian and Brokers We Use

ViaWealth does not maintain custody of client assets. Instead, we require all client assets be maintained in an account at a non affiliated “qualified custodian,” generally a broker-dealer or bank. The qualified custodian we use varies depending on the type of service provided.

While we recommend that you use our custodian or broker, you will ultimately decide whether to do so and will open your account by entering into an account agreement directly with them. We do not actually open accounts for you, although we can assist you in doing so.

How We Select Custodians and Brokers

In determining to associate with a custodian or broker for our clients, we consider many different factors including quality of service, types of services offered, overall capability, execution quality, competitiveness of transaction costs, availability of investment research, reputation and stability of the firm, and their financial resources, and stability, among other things. In determining the reasonableness of a broker’s compensation, we consider the overall cost to you relative to the benefits you receive, both directly and indirectly, from the broker.

Details about custodian and brokers used by our outside managers or platform providers are addressed in the applicable entity’s Form ADV Part 2 Disclosure Brochure or other disclosure document which is available upon request.

Your Brokerage and Custody Costs

Our clients receive various services directly from our custodians. For our clients’ accounts that our custodians maintain, the custodian generally does not charge separately for custody services but instead is compensated by charging commissions or other fees on trades that it executes or trades that are executed by other brokers to and from the custodial accounts. Our relationship to our custodians and the custodian’s relationship to the client are entirely independent of trade commission assessed by the custodian in client accounts.

Since our custodians charge you a fee for each trade that we have executed by a different broker-dealer, we have the custodian execute most trades for your account in order to minimize your trading costs.

We have determined that having the custodian execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means seeking the most favorable terms for a transaction based on all relevant factors, including those listed above.

Products and Services Available to Us from Brokers/Custodians

Our custodians provide us and our clients with access to its institutional brokerage services like trading, custody, reporting, and related services, many of which are not typically available to retail customers. Our custodians also make available various support services, some of which may help us manage or administer our clients’ accounts, while others may help us manage and grow our business.

Our custodians’ institutional brokerage services which benefit you directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through our custodians include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Our custodians also make available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both the custodian’s own and that of third parties. We may use this research to service all or a substantial number of our clients’ accounts, including accounts not maintained at the custodian. In addition to investment research, the custodians also make available software and other technology that provide access to client account data, facilitates trade execution for multiple client accounts, provides pricing and other market data, facilitates payment of our fees from our clients’ accounts, and assists with back-office functions, recordkeeping, and client reporting.

Our custodians also offer other services intended to help us manage and further develop our business. These services include educational conferences and events, consulting on technology, compliance, legal, and business needs, publications and conferences on practice management and business succession, and access to employee benefits providers, human capital consultants, and insurance providers.

The availability of these services from our custodians benefit us because we do not have to produce or purchase them. Of course, this gives us an incentive to recommend that you maintain your account with our custodians based on our interests rather than yours, which is a conflict of interest. We believe, however, that our selection of our custodians is in the best interests of our clients, and is primarily supported by the scope, quality, and price of our custodians’ services and not those services that benefit only us.

Aggregation of Transactions

ViaWealth may, from time to time, aggregate client orders into blocks in order to facilitate more efficient account management and execution. When aggregating orders, an average price is given to all participants in the block, or other measures are taken, in order to treat all accounts fairly.

Item 13 – Review of Accounts

Reviews of Accounts

Securities in client accounts are monitored on a regular and continuous basis by Advisory Persons of ViaWealth and periodically by the CCO. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the client. Financial plans are reviewed by Advisory Persons of ViaWealth upon creation and plan delivery.

Additional account reviews may be triggered by a specific client request, by a change in client goals or objectives, by an imbalance in a portfolio asset allocation, or by market or economic conditions. Information about reviews conducted by outside managers or platform providers may be found in the entity's Form ADV Part 2 Disclosure Brochure, which is available upon request.

All ongoing clients are advised that it remains their responsibility to advise us of any changes in their investment objectives and or financial situation.

Regular Reports Provided to Clients

Investment management clients are provided with account statements from their custodian on at least a quarterly basis which list account holdings and transactions for the period. Investment management clients may also be provided with written performance reports on a quarterly basis that detail current market value, performance relative to market benchmarks, and overall portfolio allocation.

Information about reports provided by outside managers or platform providers may be found in the entity's Form ADV Part 2 Disclosure Brochure, which is available upon request.

Item 14 – Client Referrals and Other Compensation

ViaWealth does not compensate any outside parties for client referrals, nor do we receive any compensation or non-cash economic benefit for client referrals.

ViaWealth does however receive economic benefits from our custodian in the form of the support products and services that are made available to us and to other independent investment advisors. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 above. ViaWealth may also from time to time receive nominal expense reimbursements (e.g. food, beverage, etc.) from service providers participating in ViaWealth sponsored events. The availability to us of these economic benefits is not based on us giving particular investment advice, such as buying or recommending particular securities for our clients. Furthermore, our representatives are required to make all investment decisions and recommendations based solely on the interests of the applicable client.

Item 15 – Custody

As noted in Item 12, ViaWealth does not hold client funds or securities, but instead requires that they be held by a third party custodian. We may, however have limited control in some instances to trade on your behalf, to deduct our advisory fees from your account with your authorization, or to request disbursements to you or outside parties (although various types of written authorizations are required depending on the type of disbursements).

You will receive account statements directly from your custodian at least quarterly, which will be sent to the email or postal mailing address you provide. We urge you to carefully review these custodial statements when you receive them and compare them to reports you receive from us.

Item 16 – Investment Discretion

ViaWealth will accept discretionary authority to manage securities accounts on behalf of clients, although ViaWealth will also accept non discretionary accounts.

When granted authority to manage accounts, ViaWealth customarily has the authority to determine which securities and the amounts that are bought or sold, or the authority to

delegate to third party managers or sub-advisors. Any discretionary authority accepted by ViaWealth however is subject to the client's risk profile and investment objectives and may be limited by any other limitations provided by the client in writing.

ViaWealth will not exercise any discretionary authority until it has been given authority to do so in writing. Such authority is granted in the written agreement between ViaWealth and the client and in the written agreement with the third party custodian.

Item 17 – Voting Client Securities

ViaWealth does not vote proxies on behalf of clients. Clients will receive their proxies or other solicitations directly from their custodian or transfer agent and may contact ViaWealth with questions about a particular solicitation.

Item 18 – Financial Information

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make disclosures.

ViaWealth has no financial or operating conditions which trigger such additional reporting requirements.