

## **Item 1 - Cover Page**

Avior Wealth Management, LLC

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**Date of Brochure: October 12th, 2023**

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This brochure provides information about the qualifications and business practices of Avior Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (402) 218-4064. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Avior Wealth Management, LLC is also available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can view information on this website by searching for Avior Wealth Management, LLC's name or by using its CRD number: 148674.

\*Registration as an investment advisor does not imply a certain level of skill or training.

## **Item 2 – Material Changes**

Our last other-than-annual amendment was filed July 26<sup>th</sup>, 2023.

We have the following material change to our ADV:

Kelli Mehrens

We will ensure that all clients receive a summary of material changes, if any, to this and subsequent disclosure brochures within 120 days after our fiscal year ends. Our fiscal year ends on December 31 so you will receive the summary of material changes, if any, no later than April 30 each year. At that time, we will also offer a copy of the most current disclosure brochure. We may also provide other ongoing disclosure information about material changes as necessary.

Clients and prospective clients can always receive the most current Disclosure Brochure for Avior Wealth Management, LLC at any time by contacting Liz Sanley at (402) 218-4064.

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## **Item 4 – Advisory Business**

### **Ownership**

Avior Wealth Management, LLC (“Avior”, “Advisor”, “the firm” or “we”) is an investment advisor registered with the U.S. Securities and Exchange Commission since December 4, 2008. The firm is a limited liability company formed under the laws of the State of Nebraska. The owners are Andrea P. McMahon, Rodney W. Goben, Britt E. Campbell, Stephen Esch, Elizabeth Sanley, Cynthia Bohrer, Jay Nelson, Scott Cavey, Josh Heiden, Steve Ryherd, Ryan Elkins, John Eaton, Michael Pflueger, Don Stanley, Larry Ennenga, Mark Pogreba, Joni Seaton, Bruce Kuehl, Jonathan Weintraub, Sandra Loewen, Leah Schmitz, Klaus Steinke, Nate Hahm, Chris Trub, Nate Hudson, Tim Mollak, Eric Hamilton, Curtis Smith, Roddy Warren, Laura Hendricks, Brian Goracke, Stephanie Flansburg, Stacy Kerns, Jake Fechner, Crystal Keller, Justin Chessmore, Penny Both, Nathaniel Jones, Kaite Holm, Dan Briggs, Jody Didamo, Morris Monroe, Karen Carter and Kelli Mehrens as owners.

### **General Description of Primary Advisory Services**

The firm offers financial planning, investment management and investment consulting services. The following are brief descriptions of our primary services. A detailed description is provided in **Item 5, Fees and Compensation**, so that clients and prospective clients (“client,” “clients” or “you”) can review the services and description of fees more thoroughly.

### **Financial Planning**

Financial planning can be described as a process designed to help individuals achieve their financial goals. It generally consists of six steps:

1. Establish and define the client-planner relationship
2. Gather client data
3. Analyze and evaluate the clients’ current financial situation
4. Develop and present financial recommendations and alternatives
5. Set and implement strategies
6. Monitor the financial planning recommendations

Comprehensive financial planning typically encompasses asset and liability management, cash flow assessment, risk management, retirement and investment strategies, estate and survivor planning, education planning, and tax planning.

Our role as a financial planning firm is to understand our clients’ goals, situation, and feelings then manages the financial planning process to help them achieve their goals.

### **Investment Management Services**

Avior’s investment management services provide clients with continuous and on-going supervision over their accounts. This means that the firm continuously monitor a client’s account and makes trades in that account when necessary.

### **Investment Consulting Services**

Not all our clients desire comprehensive financial planning or active investment management. Some prefer to manage and monitor their investments themselves but may wish to periodically consult with an investment or financial planning professional. For those clients, the firm offer an investment consultative relationship.

### **Business Consulting**

The firm will provide on a contractual basis, business consulting services which can include the following: Business Continuity Planning, Executive Bonus and Retention, Corporate Retirement Plans, Annual Advisory Council development, Financial Wellness of the business, Succession Planning, Key Person Insurance and Strategy Sessions.

### **Limits Advice to Certain Types of Investments**

Avior limits our investment advice to the following types of investments:

- Exchange-listed securities
- Securities traded over the counter.
- Corporate debt securities (other than commercial paper)
- Commercial paper
- Certificates of deposit
- Municipal securities
- Variable annuities
- Mutual fund shares
- Exchange traded funds
- United States government securities

The firm also offers advice about any type of investment held in a portfolio at the beginning of the advisory relationship.

### **Tailor Advisor Services to Individual Needs of Clients**

The firm's services are always provided based on the specific needs of the individual client. Clients are given the ability to impose reasonable restrictions on their accounts, including specific investment selections and sectors. However, the firm will not enter an investment advisor relationship with a client whose investment objectives may be considered incompatible with our investment philosophy or strategies or where the prospective client seeks to impose unduly restrictive investment guidelines.

### **Wrap-Fee Program versus Portfolio Management Program**

In traditional management programs, advisory services are provided for a fee, but transaction services are billed separately on a per-transaction basis. In wrap-fee programs, advisory services and transaction services are provided for one fee. We do not act as a portfolio manager of or sponsor any wrap fee programs.

### **Verdant Group, LLC and Verdant Wealth Management**

In September 2017, the Firm adopted the use of the dba Verdant Wealth Management.

### **Corpus Capital Management**

In February 2021, the Firm adopted the use of the dba Corpus Capital Management.

### **Lifestage Wealth Management**

In October 2021, the Firm adopted the use of the dba Lifestage Wealth Management.

### **S.C. Financial Services**

In March 2023, the Firm adopted the use of the dba S.C. Financial Services.

### **Woodlands Securities Corporation**

In June 2023, the Firm acquired Woodlands Securities Corporation, a registered Broker / Dealer.

### **Client Assets Managed by Advisor**

The number of clients' assets managed by the firm totaled \$2,442,058,929 as of December 31, 2022, with \$2,334,630,214 managed on a discretionary basis and \$87,428,715 managed on a non-discretionary basis.

The firm also provides consulting and monitoring services to pensions plans and retirement plans.

## **Item 5 – Fees and Compensation**

In addition to the information provide in **Item 4, Advisory Business**, this section provides details regarding our services along with descriptions of each service's fees and compensation arrangements.

### **Investment Management Services**

Avior offers a variety of investment management services that are based on the client's individual needs, goals, and objectives. The firm offers a customized and individualized investment program providing the client with advice regarding allocation among various asset classes, ongoing assistance with evaluating and selecting investments and adjusting and rebalancing portfolios. The firm requests that the client notify us if there is ever a change in the client's financial situation or investment objectives so that the firm can review, evaluate and/or revise any prior recommendations made or services provided.

Presently, we work with one company we refer to as a sub-adviser. This company advises us on the types of securities to buy and sell, and they charge you, the client, a sub-advisor fee based on assets they manage. The custodian charges you a prime brokerage fee per transaction. These fees are in addition to the investment management fee you pay us. The sub-adviser with whom we presently work is Nuveen Asset Management, LLC and specifically they advise us regarding municipal securities. We refer to the model utilizing the sub-adviser's advice as our "SMA model." It is important to note that Nuveen Asset Management, LLC will be granted limited power of attorney to trade on your account. We hire the sub-adviser to assist us in selecting the best-quality investments for you and to help us maximize positive return and diversify against risk, as much as possible.

The firm recommend that the client's assets be maintained in a brokerage account with Charles Schwab Institutional, a division of Charles Schwab & Co., Inc. ("Charles Schwab"), Fidelity Institutional ("Fidelity"), LPL Financials, and / or TD Ameritrade, registered broker/dealers and members SIPC. The client is free to select any account custodian the client wishes. However, if the client wishes to provide the advisor with trading authorization on assets we manage, the client is required to establish an account and maintain those assets at Charles Schwab, Fidelity, LPL Financial, and /or TD Ameritrade. (See **Item 12, Brokerage Practices**, for additional discussion on the firm's recommendation and use of Charles Schwab, Fidelity, LPL Financial and TD Ameritrade.)

The firm will assist the client in establishing a managed account(s) through Charles Schwab, Fidelity, LPL Financial, and TD Ameritrade or another qualified custodian selected by the client. Avior Wealth Management, LLC has a minimum annual fee of \$2,500 that may be charged per household. The firm may grant exceptions to the minimum household size requirements in certain circumstances (i.e., a family member of an existing client, emerging professionals, anticipated financial events increasing assets, etc.). The minimum annual fee may also be waived.

The client can bundle household accounts to reach the minimum requirement. Charles Schwab, Fidelity, LPL Financial, TD Ameritrade or another qualified custodian will maintain custody of all client funds and securities. The firm will not act as custodian and will never have direct access to the client funds and securities other than to have advisory fees deducted from the client account with the client's prior written authorization.

Avior is granted trading authorization on the client's accounts and provides investment management services on either a discretionary or non-discretionary basis. On a discretionary basis, advisor makes all decisions to buy, sell or hold securities, cash or other investments in the managed account in our sole discretion without consulting with the client before making any transactions. The client must provide us with written authorization to exercise this discretionary authority. The client can place reasonable restrictions and limitations on the discretionary authority and can modify or revoke the authority at any time. If the firm provides investment management services on a non-discretionary basis, the advisor will always contact the client before implementing any transactions in an account. See **Item 16, Investment Discretion**, for additional discussion on discretionary and non-discretionary authority.

The firm also offer discretionary and non-discretionary investment management services relative to variable life/annuity products that the client may own, or on the client's individual employer-sponsored retirement plan. When providing these services, the firm recommends the allocation of the client's assets among the various mutual fund sub-divisions comprising the variable life/annuity product or the retirement plan. The client's assets are maintained at either the specific insurance company that issued the variable life/annuity product

or at the custodian designated by the sponsor of the client's employer's retirement plan. The firm does not act as custodian for any of the client's accounts.

Avior's investment management fees will not exceed 1.5% annually. Fees are negotiated between the advisor and the client. Fees are typically assessed based on the amount of assets to be managed, the complexity of the portfolio and the services to be rendered. The fees will be set forth in the client's Investment Management Agreement. Dependent on the size of the account(s), some clients may effectively pay an annualized fee that is greater than 1.5% due to the minimum annual fee, if not waived by the advisor.

All management fees are negotiable based on the actual account value and additional anticipated deposits, account composition, relationship with client, account retention and pro bono activities. Consequently, the annual fee charged by one representative may be different than the annual fee charged by another representative. The exact annual fee charged will be disclosed to and agreed to by the client prior to any services being provided. Fees are not based on capital gains or capital appreciation of the assets in the client's account(s). The firm will not increase advisory fees charged without notifying the client in advance. If the client's advisory fees are to be increased, the client will be asked to sign a new Investment Management Agreement. If the client has a High Yield Checking Account (an all-cash account), the firm excludes this from fee calculations.

Fees are billed quarterly in advance and calculated based on the market value of the assets in the managed account on the last day of the previous quarter. Assets managed in the account include cash balances and money market funds unless specifically excluded. For the initial quarter, fees are calculated on a prorated basis based on the number of days the account was open in that initial quarter. The client can make additions to and withdrawals from their account at any time, subject to the firm's right to terminate an account.

The firm has and will acquire other advisory firms and practices. As such, clients from those practices may be subject to billing practices different than those adopted by Avior. Upon signing an investment management agreement with Avior, we will work to transition how those clients are charged fees based upon our procedures previously outlined.

Additions may be in cash or securities provided that the firm reserve the right to liquidate any transferred securities or decline to accept particular securities into the client's account. Avior will consult with the client about the options and ramifications of transferring securities. If the client liquidates securities, the client may be charged transaction fees and contingent deferred sales charges (by the mutual fund or exchange traded fund) and the client may also face tax ramifications. If the client does deposit or withdraw funds after a new billing quarter has begun, our advisory fee will not be adjusted or prorated based on the number of days remaining in that quarter. If the client withdraws funds, the client is subject to any securities settlement procedures the custodian imposes. The firm designs portfolios as long-term investments and withdrawals may impair the ability to achieve the client's investment objectives.

Fees are automatically deducted from an account the client's designate and paid directly to the firm by the account custodian. The client is required to provide the account custodian with written authorization to have the fees deducted from the account and paid directly to the firm. If there is not a cash position enough to cover fees, then assets are sold to cover the fee charged.

Charles Schwab, Fidelity, LPL Financial, and TD Ameritrade generally do not charge separately for maintaining custody of client accounts. Other qualified custodians the client selects may charge a separate custody fee. Account custodians may charge brokerage commissions and/or transaction fees directly to the client as well. The firm does not receive any portion of the commission or fees from either the custodian or from the client. In addition, the client may incur certain charges imposed by third parties other than us in connection with investments made through the client's account. These charges may include, but are not limited to:

- Charges imposed directly by a mutual fund, index fund or exchange traded fund purchased for the client's account and disclosed in the prospectus (e.g., fund management fees and other expenses)
- Fees imposed by variable annuity providers and disclosed in the annuity contract
- Certain deferred sales charges
- Odd-lot differentials
- Transfer taxes
- Wire transfer and electronic fund fees



- Other fees and taxes on brokerage accounts and securities transactions.

The management fees the firm charges are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to the client.

Investment management services are for a one-year period but automatically renew on the anniversary date unless terminated sooner by the parties. Either of us can terminate services at any time by providing written notice to the other party. Termination is effective on the date all assets are transferred out of the managed account. If services are terminated within five business days of signing the client agreement, services are terminated without penalty and the client receive a full refund of prepaid fees. If services are terminated after the initial five business day period, the firm charges a prorated fee based on the number of days those services were provided prior to receipt of the termination notice. The client receives a statement from their account custodian detailing account activity, including advisory fees charged and adjustments to those charges.

As part of its investment recommendations, the Firm may utilize Mutual Funds and some of these Mutual Fund may have several share classes available to the Firm representing the same underlying investments. Each Mutual Fund share class may charge different fees and expenses, including but not limited to 12b-1 fees, depending upon the characteristics of the share class. When the Firm recommends an investment in a Mutual Fund with multiple share classes, the Firm performs an evaluation as to the expenses of the share classes available for investment, the amount of your allocated investment to the Mutual Fund and the anticipated number of annual trades in an attempted to determine the best share class for you based upon your investment returns over time. There can be no guarantee that a different share class of the same Mutual Fund may charge, in total, less of an annual expense including 12b-1 fees. When the Firm utilizes a Mutual Fund share class that has 12b-1 fees, the Firm has a conflict of interest with you as the Firm is receiving additional compensation. The Firm believes, through its Mutual Fund evaluations process, that the conflict is mitigated. Through this Mutual Fund share class evaluation, the Firm continues to act as a fiduciary to you and your interests and believes this evaluation effectively places your interests first at the time of the determination. On-going evaluations and determinations are made to continually evaluate what is in your best interest.

### **Financial Planning Services**

Avior provides financial planning services by offering analyses and recommendations in areas including, but not limited to:

- Personal planning (family records, budgets, personal liability, etc.)
- Cash flow and management
- Retirement planning
- Business retirement account planning
- Estate planning
- Education planning
- Tax planning
- Risk management
- Insurance analysis
- Investment analysis
- Benefit plans
- Disability and long-term care
- Stock option analysis

Our investment advisor representatives ("representatives") meet with the client to gather information and documentation needed to perform an analysis and review of the client's situation as well as the client's objectives and goals. One or more meetings may be required to gather all needed information and determine the services best suited to help meet the client's needs.

Avior rely on the information provided by the client. Therefore, it is very important that the information the client provides is complete and accurate. The firm is not responsible for verifying the information supplied by the client or the client's other professional consultants (i.e., attorney, accountant, etc.). The firm urges the client to work closely with his/her attorney, accountant, or other professionals regarding his/her financial and

personal situation. The firm also requests that the client notify us if there is ever a change in their financial situation or investment objectives so that we can review, evaluate and/or revise any prior recommendations made or services provided.

After completing a review and analysis of the information and documents received, our representatives develop their analyses and recommendations and present a written or oral report that can be either comprehensive or modular (segmented). A comprehensive plan focuses on the client's overall financial situation and covers several of the areas previously noted, as needed by the client's specific situation. A modular (segmented) plan focuses only on one or more specific areas of concern to the client, and the client should be aware that other important issues may not be taken into consideration when our representatives develop their analyses and recommendations. Our recommendations are not limited to any specific product or service offered by the financial services industry.

Separate and distinct financial plans are billed as a fixed fee, with a maximum charge of \$10,000. If the client also initially contracts for the firm's investment management services, the client receives financial planning services at no charge. Fees are negotiable based on the actual services provided and the complexity of the client's financial situation. Our representatives inform the client of the fee prior to any services being provided..

If the client elects to implement our recommendations and establish an investment management account (as discussed later in this brochure), the firm will receive ongoing advisory fees. In this event, the firm may waive or reduce the amount of the financial planning fee because of the ongoing fees earned. Avior discloses any reductions to financial planning fees due to receipt of additional advisory fees before any additional services are contracted for.

Separate and distinct financial planning services terminate upon presentation of the requested plan. However, services may be terminated by either of us at any time by providing written notice to the other party. Termination is effective upon receipt of notice. If services are terminated within five business days of signing the client agreement, services are terminated without penalty and the client receives a refund of all prepaid fees. After the initial five business days, the client is responsible for the firm's time and effort expended to the date of termination. Time is calculated at the rate of \$100 per hour multiplied by the number of hours spent on the services (e.g., research, data entry, assessment, strategy formulation, etc.) to the effective date of termination.

Avior has sole discretion about whether to contract for our services. In addition, the client has sole discretion about whether to implement any financial planning recommendations made by our representatives. If the client does decide to implement the firm's recommendations, the client is responsible for taking any actions or implementing any transactions required. The client is free to select any broker/dealer and/or insurance agent to implement the firm's recommendations. Please see **Item 10, Other Financial Activities and Affiliations**, for additional discussion on this conflict of interest.

### **Investment Consultation Services**

Investment consultation services are intended for clients who want a more "do it yourself" approach and come to the firm with their own ideas. If the client contracts for this service, our representatives assist the client in executing trades and other services that can include:

- Being available for client-initiated consultation
- Facilitating trades and monitoring trade execution upon the client's request
- Facilitating communication with the client's account custodian
- Meeting with the client annually to reassess goals, situations, risk tolerance and review progress and performance.

Fees for these investment consultation services are billed based on a percentage of the assets involved in the consultation services. These asset-based fees range from 1.5% to .05% and are negotiable based on the actual account value, the account composition, and the firm's history and relationship with the client. Fees are billed quarterly in advance and are deducted from the client's account. The client is required to provide the account custodian with written authorization to have the fees deducted from the account and paid directly to the firm.

Investment consultation services are ongoing, but services may be terminated by either the firm or the client at any time by providing written notice to the other party. Termination is effective upon receipt of notice. If services are terminated within five business days of signing the client agreement, services are terminated without penalty and the client receive a full refund of all prepaid fees. If services are terminated after the initial five business day period, the firm charges a prorated fee based on the number of days those services were provided prior to receipt of the termination notice.

### **Additional Compensation**

We receive an economic benefit from LPL Financial in the form of reduced fees in the first year for clients we maintain with LPL. Although this is a conflict of interest with you as we have an incentive to recommend using LPL Financial, we offer you the opportunity to utilize one or several different custodians.

### **Business Consulting**

The firm will provide on a contractual basis, business consulting services which can include the following: Business Continuity Planning, Executive Bonus and Retention, Corporate Retirement Plans, Annual Advisory Council development, Financial Wellness of the business, Succession Planning, Key Person Insurance and Strategy Sessions

### **Comparable Services**

Avior believes our fees for advisory services are reasonable with respect to the services provided and the fees charged by other investment advisors offering similar services. However, lower fees for comparable services may be available from other sources.

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

Performance-based fees are defined as fees based on a share of capital gains on or capital appreciation of the assets held in a client's account. We do not receive performance-based fees.

## **Item 7 – Types of Clients**

Avior provides investment advice to the following types of clients.

- Individuals (including high net worth individuals)
- Banks or thrift institutions
- Pension and profit-sharing plans
- Trusts, estates, or charitable organizations
- Corporations or business entities other than those listed above

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

### **Methods of Analysis**

Avior uses fundamental analysis when considering investment strategies and recommendations for clients. Fundamental analysis is a method of evaluating a company or security by attempting to measure its intrinsic value. In other words, an analyst tries to determine its true value by looking at all aspects of the business, including both tangible factors (e.g., machinery, buildings, land, etc.) and intangible factors (e.g., patents, trademarks, "brand" names, etc.). Fundamental analysis also involves examining related economic factors (e.g., overall economy and industry conditions, etc.), financial factors (e.g., company debt, interest rates, management salaries and bonuses, etc.), qualitative factors (e.g., management expertise, industry cycles, labor relations, etc.), and quantitative factors (e.g., debt-to-equity and price-to-equity ratios).

The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price in hopes of figuring out what sort of position to take with that security (underpriced = buy, overpriced = sell or short). Fundamental analysis is about using real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for just about any type of security.

### **Investment Strategies**

The firm use both long term purchases (investments held at least a year) and short-term purchases (investments sold within a year) when implementing investment strategies for clients.

### **Risk of Loss**

Investing in securities involves a risk of loss that the client should be prepared to bear, including loss of original principal. However, the client should be aware that past performance of any security is not necessarily indicative of future results. Therefore, no current or prospective client should assume that future performance of any specific investment or investment strategy will be profitable. The firm does not provide any representation or guarantee that client goals will be achieved.

Investing in securities involves risk of loss. Depending on the different types of investments, there may be varying degrees of risk:

- **Market Risk**. The risk that the value of an investment will decrease due to moves in market factors, resulting in a decrease in the value of client investments. This is referred to as systemic risk.
- **Equity (Stock) Market Risk**. Common stocks are susceptible to fluctuations and to volatile increases/decreases in value as their issuers' confidence in or perceptions of the market change. Investors holding common stock (or common stock equivalents) of any issuer are generally exposed to greater risk than if they hold preferred stock or debt obligations of the issuer.
- **Company Risk**. There is always a certain level of company or industry specific risk when investing in stock positions. This is referred to as unsystematic risk and can be reduced through appropriate diversification. There is the risk that a company may perform poorly or that its value may be reduced based on factors specific to it or its industry (e.g., employee strike, unfavorable media attention).
- **Options Risk**. Options on securities may be subject to greater fluctuations in value than investing in the underlying securities. Purchasing and writing put or call options are highly specialized activities and involve greater than ordinary investment risk. Puts and calls are the right to sell or buy a specified amount of an underlying asset at a set price within a set time.
- **Fixed Income Risk**. Investing in bonds involves the risk that the issuer will default on the bond and be unable to make payments. In addition, individuals depending on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors receive set, regular payments that face the same inflation risk.
- **ETF and Mutual Fund Risk**. ETF and mutual fund investments bear additional expenses based on a pro-rata share of operating expenses, including potential duplication of management fees. The risk of owning an ETF or mutual fund generally reflects the risks of owning the underlying securities held by the ETF or mutual fund. Clients also incur brokerage costs when purchasing ETFs.
- **Management Risk**. Client investments also vary with the success and failure of Advisor's investment strategies, research, analysis, and determination of portfolio securities. If Advisor's strategies do not produce the expected returns, the value of a client's investments will decrease.

### **Primary Method of Analysis or Strategy**

Avior's primary method of analysis or strategy is fundamental. Fundamental analysis takes a long-term approach to analyzing markets, often looking at data over several years. The data reviewed is released over years (e.g., quarterly financial statements). Therefore, fundamental analysis could mean a gain is not realized until a security's market price rises to its "correct" value over the long run—perhaps several years.

Fundamental analysis usually involves less frequent trading practices, which could have a positive or negative impact on a client's portfolio value but likely has reduced brokerage and transaction costs.

## **Item 9 – Disciplinary Information**

Avior has not had any legal or disciplinary events related to the firm that are material to a client's or prospective client's evaluation of our business or the integrity of its management. We do employ investment advisor representatives who have past legal disclosures as stated in their individual ADV Part IIB Brochures.

## **Item 10 – Other Financial Industry Activities and Affiliations**

The firm does not have a related person that is:

- An investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
- An investment adviser or financial planner
- A futures commission merchant, commodity pool operator or commodity trading advisor
- A banking or thrift institution
- A lawyer or law firm
- A pension consultant
- A real estate broker or dealer
- A sponsor or syndicator of limited partnerships.

The Firm does have a Broker/ Dealer in Woodlands Securities Corporation. Woodlands Securities Corporation is a FINRA registered broker/dealer that was previously affiliated with Woodlands Asset Management, Inc. Woodlands Securities Corporation is owned by Avior Wealth Management. Advisors and affiliated individuals of Avior Wealth Management, LLC are also registered representatives or associated persons of Woodlands Securities Corporation. This is a conflict of interest as these dually registered individuals can offer clients investments that earn the registered individuals more in fees than otherwise would be charged by Avior Wealth Management, LLC. Investment advisors are still required to act in the client's best interest which helps to mitigate this conflict. Clients that want investment products and services from Woodlands Securities Corporation need to sign a separate agreement with Woodlands Securities Corporation and are subject to the fees and commissions set forth in that agreement in addition to the investment management fee charged by Avior Wealth Management, LLC for investments managed by Avior.

Avior Wealth Management, LLC is an independent registered investment advisor and only provide investment advisory services. However, while the firm does not sell products or services other than investment advice, some of our financial advisors are insurance licensed and may sell insurance related products in the context of providing protection against, premature death, disability, and long-term care expenses. Additionally, Avior Wealth Management, LLC is affiliated with and owns Avior Tax and Accounting, LLC, who provides tax preparation services to individuals and entities.

### **Insurance Sales**

Some of our representatives are also independently licensed to sell insurance products through Collaborative Planning Group. When acting in this capacity, they may receive fees or commissions for selling these products. The client is under no obligation to direct insurance transactions to insurance companies with which our representatives may be licensed. Suitable insurance and investment products may be available from other companies.

### **Verdant Wealth, Corpus Capital Management and Lifestage Wealth Management**

Avior Wealth Management, LLC also utilizes the "doing business as" names of Verdant Wealth, Corpus Capital Management, Lifestage Wealth Management and S.C. Financial Services to offer investment advisory services to clients. All the activities for Verdant Wealth, Corpus Capital Management, Lifestage Wealth

Management and S.C. Financial Services are cleared through and supervised by Avior Wealth Management, LLC.

### **Avior Tax and Accounting, LLC**

Avior Tax and Accounting, LLC offers professional tax return preparation for individuals and business entities. Tax preparation fees are calculated based upon the firm's standard hourly rates plus out-of-pocket expenses. These fees are billed separately from fees payable to Avior Wealth Management, LLC for investment management and financial planning services. Clients of Avior Wealth Management, LLC may be offered a discount on tax preparation services; the discount percentage, if any, is determined by the overall relationship. Clients are not obligated to use the services of Avior Tax and Accounting, LLC for their accounting and tax needs. However, if a client chooses to engage Avior Tax and Accounting, LLC, they may pay fees and expenses for their services, which represents a separate fee charged by Avior Wealth Management, LLC. This affiliation represents a conflict of interest as each firm has an incentive to refer clients to each other as opposed to referring clients to other investment or accounting firms.

## **Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading**

### **Code of Ethics**

Section 204A-1 of the *Investment Advisers Act of 1940* requires all investment advisers to establish, maintain and enforce a Code of Ethics. An investment adviser is considered a fiduciary according to the *Investment Advisers Act of 1940*. As a fiduciary, it is always an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of clients.

The firm has established a Code of Ethics that applies to all the firm's associated persons and sets forth the standards of conduct expected of our associated persons. The Code of Ethics requires compliance with applicable securities laws and is reasonably designed to prevent the unlawful use of material, non-public information by our access persons or any of our associated persons. The Code of Ethics also requires that our associated persons report their personal securities holdings and transactions and to obtain preapproval of certain investments (e.g., initial public offerings and limited offerings).

Unless specifically permitted in the firm's Code of Ethics, none of our access persons can affect for themselves or for their immediate family (e.g., spouse, minor children and adults living in the same household) any transactions in a security that is being actively purchased or sold, or being considered for purchase or sale, on the client's behalf.

When the firm is purchasing or considering the purchase of any security on the client's behalf, no access person can affect a transaction in that security before completing the purchase for the client or until a decision has been made not to purchase that security. Similarly, when the firm is selling or considering selling of any security for the client, no access person can affect a transaction in that security before completing the sale for the client or until a decision has been made not to sell that security. These requirements are not applicable to:

- Direct obligations of the U.S. Government
- Money market instruments and other high-quality short-term debt instruments, including repurchase agreements
- Shares issued by mutual funds or money market funds
- Shares issued by unit investment trusts that are invested exclusively in one or more mutual funds

If a client or a potential client wishes to review our Code of Ethics in its entirety, a copy is provided promptly upon request.

Some of our representatives are also Certified Financial Planners™. In addition to abiding by our Code of Ethics, those representatives also abide by the Code of Ethics and the Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and the Responsibility Code require CFP®

designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners, and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

Clients can obtain a copy of the CFP® Code of Ethics and the Responsibility Code by requesting a copy from one of our representatives.

Some of our representatives also hold designations as a Certified Investment Management Analyst (CIMA) and Chartered Financial Analyst (CFA). These designates have a Code of Ethics like that of the CFP® designates.

### **Participation in Client Transactions and Personal Trading**

The firm may buy or sell securities or have an interest or position in a security for their personal accounts that we also recommend to the client. The firm is now and will continue to follow *The Insider Trading and Securities Fraud Enforcement Act of 1988*. As these situations, may represent a potential conflict of interest, (and as noted earlier in our Code of Ethics disclosure), it is the firm's policy no associated person will prefer his or her own interest to that of the advisory client. No person employed by the firm may purchase or sell any security prior to a transaction or transactions being implemented for an advisory account. Associated persons will not buy or sell securities for their personal account(s) where their decision is derived, in whole or in part, by information obtained because of his/her employment unless the information is also available to the investing public upon reasonable inquiry.

### **Item 12 – Brokerage Practices**

If the client elects to implement the firm's advice using a brokerage account, the client is free to select any broker he/she wishes.

If the firm assist the client in implementing any recommendations, the firm have a duty to ensure that the client receive the best execution possible. Best execution does not necessarily mean the lowest commission price but includes the overall services received from a broker/dealer. The client may pay a higher commission price than another qualified broker/dealer may charge to affect the same transaction when the firm determines, in good faith, that the commission is reasonable in relation to the value of the brokerage and research services received. The firm take into consideration the full range of the broker/dealer's services, including the value of the research provided, execution capability, commission rates and responsiveness. In keeping with the foregoing, while the firm will seek competitive rates, we may not necessarily obtain the lowest possible commission rate for the client's transactions. Avior periodically review our policies and procedures regarding recommending broker/dealers to clients considering the firm's best execution duty.

Consistent with obtaining best execution, brokerage transactions may be directed to certain broker/dealers in return for investment research products and/or services which assist the firm in its investment decision-making process. Such research is generally used to service all the firm's clients, but brokerage commissions paid by one client may be used to pay for research not used in managing that client's portfolio. Receiving investment research products and/or services, as well as allocating the benefit of those products and/or services, poses a potential conflict of interest.

If the client contracts with the firm for any services through which the firm will have trading authorization or will be responsible for implementing transactions in the client's account, the firm recommends that the client establish a brokerage account with Charles Schwab, Fidelity, LPL Financial, or TD Ameritrade. We

recommend Charles Schwab, Fidelity, LPL Financial, and TD Ameritrade because of their financial strength, reputation, execution, pricing, research, and services. Charles Schwab, Fidelity, LPL Financial, and TD Ameritrade enable the firm to obtain many mutual funds without transaction charges and other securities at NORMAL transaction charges. The commissions and/or transaction fees charged by Charles Schwab, Fidelity, LPL Financial, and TD Ameritrade may be higher or lower than those charged by other broker/dealers.

LPL Financial provides our firm with reduced expenses during the first year a new client is custodied with LPL Financial. Avior endeavor always to put client interests first. But the client should be aware that the firm receipt of economic benefits from a broker/dealer creates a conflict of interest because these benefits may impact our choice of broker/dealers.

Avior may also receive the following benefits from Charles Schwab, Fidelity, LPL Financial, and/or TD Ameritrade:

- Receipt of duplicate client confirmations and bundled duplicate statements
- Access to a trading desk that exclusively services Charles Schwab, Fidelity, and TD Ameritrade accounts
- Access to block trading, which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts
- Access to an electronic communications network for client order entry and account information

Receiving these products and services create a conflict of interest.

The client may direct the firm in writing to use a particular broker/dealer to execute some or all the client's transactions. In this case, the client will negotiate terms and arrangements for the account with that broker/dealer and the firm will not seek better execution services or prices from other broker/dealers or be able to "batch" or "block" client transactions (see disclosure on **Block Trading**, below). As a result, the client may pay higher commission costs or other transaction costs or greater spreads or receive less favorable net prices on transactions for your account than would otherwise be the case. Subject to the firm's duty of best execution, the firm may decline the client's request to direct brokerage if, in the firm's sole discretion, the directed brokerage arrangements result in additional operational difficulties.

### **Transition Assistance Benefits**

LPL Financial offers various benefits and payments to investment advisers of Avior that are new to the LPL Financial platform to assist the investment advisor with the costs associated with transitioning his or her business to the LPL Financial platform (collectively referred to as "Transition Assistance"). Transition Assistance payments and other benefits are provided to an investment advisor in their capacity with to Avior. The receipt of such Transition Assistance and other payments creates a conflict of interest relating to the investment advisor's business because it creates a financial incentive for the investment advisor to recommend that his, her or its clients maintain their accounts with LPL Financial. The investment advisor and Avior attempt to mitigate these conflicts of interest by evaluating and recommending that clients use LPL Financial's platform based upon the benefits that such services provide to our clients, rather than the Transition Assistance earned. Although we take into considering product offerings, best execution, and reputation of LPL Financial, among other things, clients should be aware of this conflict and take it into consideration in making a decision whether to custody their assets with LPL Financial.

### **Block Trades**

Avior may elect to purchase or sell the same securities for several clients at approximately the same time. This process is referred to as aggregating orders, batch trading, or block trading and may be used when the firm believes such action may prove advantageous to clients. When the firm aggregates client orders, allocating securities among client accounts is done on a fair and equitable basis. Typically, the process of aggregating client orders is done to achieve better execution, to negotiate more favorable commission rates or to allocate orders among clients on a more equitable basis to avoid differences in prices and transaction fees or other transaction costs that might be obtained when orders are placed independently. Under this procedure, transactions are averaged as to price and are allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. When the firm determines to aggregate client orders for the purchase or sale of securities, including securities in which our associated persons may invest, the firm does so in accordance with the parameters set forth in the SEC No-Action Letter,



*SMC Capital, Inc.* Neither the firm nor our associated persons receive any additional compensation or remuneration because of blocking trades.

## **Item 13 – Review of Accounts**

### **Account Reviews**

Avior monitors managed accounts as part of an ongoing process and reviews accounts at least quarterly. The firm recommends that the client also periodically come in or visit with us over the telephone or internet meetings to discuss the client's financial and personal situation. Absent the client's specific instruction, accounts are reviewed for accuracy of portfolio holdings, continuing suitability of investment products and to check that account performance is still working toward the client goals and objectives.

Separate and distinct financial planning services terminate upon presentation of the financial plan or completion of the consultation and no reviews are conducted. However, the firm recommends that the client has their financial situation reviewed and updated at least annually. If the client does elect to do such a review and update with Avior then a new client agreement is required, and additional fees will be charged.

Our representatives are responsible for reviewing their own client accounts. Although the calendar is the main triggering factor, account reviews are also conducted due to specific client request, due a change in client circumstances or due to unusual economic conditions or market activity.

### **Account Reports**

The client receives confirmation statements as transactions occur and receives accounts statements at least quarterly from the client's account custodian. Financial planning clients do not receive any reports other than those delivered as part of the requested services.

## **Item 14 – Client Referrals and Other Compensation**

### **Other Compensation**

For additional discussion on other compensation received by the firm, our owners, or our representatives, please refer to **Additional Compensation** under **Item 5, Fees and Compensation**, and **Item 10, Other Financial Industry Activities and Affiliations**.

### **Client Referrals**

Avior does not directly or indirectly compensate anyone for referring clients to us.

### **Non-Client Economic Benefit**

Please see **Item 12, Brokerage Practices**, for discussion about the services and products the firm may receive from Charles Schwab, Fidelity, and TD Ameritrade.

## **Item 15 – Custody**

Custody, as it applies to investment advisors, has been defined as having access or control over client funds and/or securities, but does **not** include the ability to execute transactions in client accounts. Custody is not limited to physically holding client funds and securities. If an investment advisor can access or control client funds or securities, the investment advisor is deemed to have custody for purposes of the *Investment Advisers Act of 1940* and must ensure proper procedures are implemented. Please note that regulators have deemed the authorization to trade in client accounts to not be custody. However, because the firm can be given authority to have advisory fees deducted from client accounts, the firm is deemed to have custody of client

funds and securities. This is the only form of custody that the firm has, and, despite this regulatory determination, the firm does not *maintain* custody of client funds and securities.

For accounts where the firm is deemed to have custody, the firm has established procedures to ensure all client funds and securities are held at a qualified custodian in a separate account for each client under that client's name. Clients or an independent representative of the client will direct, in writing, the creation of all accounts and therefore are aware of the qualified custodian's name, address and the way the funds or securities are maintained. Finally, account statements are delivered directly from the qualified custodian to each client, or the client's independent representative, at least quarterly. Clients should carefully review those statements and are urged to compare the statements against reports received from us. When clients have questions about their account statements, they should contact us or the qualified custodian preparing the statement.

### **Item 16 – Investment Discretion**

Investment management services are provided on a non-discretionary or discretionary basis. If asset management services are provided on a non-discretionary basis, the firm will always contact the client before implementing any transactions in an account. If management services are provided on a discretionary basis, the firm makes all decisions to buy, sell or hold securities, cash, or other investments in the managed account in our sole discretion without consulting the client before implementing any transactions. The client must provide the firm with written authorization to exercise this discretionary authority. The client can impose reasonable restrictions on management of their accounts.

When discretionary authority is granted, it is limited. The firm does not have access to the client's funds and/or securities except for having advisory fees deducted from the client's account and paid to the firm by the account custodian. (Also, see **Item 15, Custody**.) Any fee deduction is done pursuant to the client's prior written authorization provided to the account custodian.

### **Item 17 – Voting Client Securities**

Proxy materials are sent directly from the custodian to the client. Unless the firm has agreed to do so in writing, the firm does not vote proxies on the client behalf. The client is instructed to read through the information provided with the proxy-voting documents and decide based on the information provided. At the client's request, the firm may provide clarifications of the issues presented in the proxy materials. However, the firm will not make a recommendation on how to vote on the issues. The client has the sole determination on how to vote proxies.

### **Item 18 – Financial Information**

This item is not applicable to Avior's brochure. The firm does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. Therefore, the firm is not required to include a balance sheet for our most recent fiscal year. The firm is not subject to a financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients. Finally, Avior has not been the subject of a bankruptcy petition at any time.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Britt E. Campbell that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Britt E. Campbell is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Britt E. Campbell**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Britt E. Campbell was born in 1977 and graduated from the University of Nebraska at Omaha in 1999 with a Bachelor of Science Degree in Finance. He has been a member and an Investment Advisor Representative with Avior Wealth Management, LLC since April 2011. He was the President and Chief Compliance Officer and an Investment Advisor Representative with Campbell Wealth Management, Inc. from November 2007 to March 2011. He has been a Registered Representative with Purshe Kaplan Sterling Investments from November 2007 to November 2015. From May 2000 to November 2007, he was a Financial Advisor with Wells Fargo Investments.

### **Disciplinary Information**

Britt E. Campbell has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Britt Campbell is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Britt Campbell and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Campbell spends all of his work week on client advisory matters and management of Avior's employees.

**Additional Compensation**

Britt E. Campbell does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Campbell. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Kent E. Nelson that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kent E. Nelson is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Kent E. Nelson**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Kent E. Nelson was born in 1953 and graduated from the University of Nebraska at Omaha in 1979 with a Bachelor of Science Degree in Business Administration. He obtained designation as a Certified Investment Management Analyst in 2009 (CIMA®)<sup>1</sup> He has been a member of Avior Wealth Management, LLC since January 2009. Previously, he was a Vice President, a Senior Financial Advisor and a Registered Representative with Merrill Lynch, Pierce, Fenner & Smith, Inc. from March 1984 through January 2009.

### **Disciplinary Information**

Kent E. Nelson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Nelson spends all his work week on advisory matters.

### **Additional Compensation**

Kent E. Nelson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Nelson. They may both be contacted at (402) 218-4064.

### **Professional Designation Information**

<sup>1</sup> The Certified Investment Management Analyst (CIMA®) designation is administered through the Investment Management Consultants Association (IMCA). The CIMA® certification signifies that an individual has met initial and on-going experience and ethical, education and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the certification, candidates must (1) pass an online qualification examination, (2) successfully complete a one-week classroom education program provided by a registered education provider at an AACSB (Association to Advance Collegiate Schools of Business) accredited university business school and (3) pass an online certification examination. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Andrea P. McMahon that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Andrea P. McMahon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Andrea P. McMahon**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Andrea P. McMahon was born in 1958 and graduated from the University of Nebraska at Omaha in 1985 with a Bachelor of Science Degree in Business Administration. She obtained designation as a Chartered Financial Analyst® in 1994 (CFA®)<sup>1</sup>. She has been an Investment Advisor Representative with Avior Wealth Management, LLC since October 2013. Before joining Avior Wealth Management, LLC she was a Financial Advisor with Westwood Trust from October 1998 to October 2013 and a registered representative with Quasar Distributors, LLC from June 2006 to December 2010.

### **Disciplinary Information**

Andrea P. McMahon has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Andrea McMahon is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in her capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Andrea McMahon and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Other Business Activities**

Ms. McMahon spends all her work week on client advisory matters and management of Avior's employees.

### **Additional Compensation**

Andrea P. McMahon does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Ms. McMahon. They may both be contacted at (402) 218-4064.

### **Professional Designation Information**

<sup>1</sup> The Chartered Financial Analyst® (CFA®) designation is administered through the CFA Institute. The CFA designation signifies that an individual has met initial and on-going experience, ethical, education and examination requirements for investment management consulting, including advanced investment management theory and application. To obtain the CFA® certification, candidates must (1) successfully complete three separate levels of proctored exams each required more than 300 hours of study per level and (2) accumulate 48 months of approved work experience. CFA® designees are required to pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct, become a regular member of CFA Institute and apply for membership to a local CFA member society. CFA® designees must complete a minimum of 20 hours of continuing education activities including 2 hours in the content areas of Standards, Ethics, and Regulations (SER).



## **Brochure Supplement**

**October 12th, 2023**

**This brochure supplement provides information about Rodney W. Goben that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Rodney W. Goben is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Rodney W. Goben**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Rodney W. Goben was born in 1960 and graduated from York College in 1982 with an associate degree in Liberal Arts. He has been an Investment Advisor Representative with Avior Wealth Management, LLC since March 2012. Before joining Avior Wealth Management, LLC, he was owner of Goben Financial Resources from 1989 to 2012. He was a Registered Representative with Purshe Kaplan Sterling Investments from March 2012 to November 2012. From February 2002 to May 2008, he was a Registered Representative with Sammons Securities Company, LLC and from May 2008 to February 2012 with Princor Financial Services Company.

### **Disciplinary Information**

Rodney W. Goben has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Goben is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Goben and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Goben spends all his work week on client advisory matters and management of Avior's employees.

### **Additional Compensation**

Rodney W. Goben does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Goben. They may both be contacted at (402) 218-4064.

## **Brochure Supplement**

**October 12th, 2023**

**This brochure supplement provides information about Donald W. Stanley, II that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Donald W. Stanley, II is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Donald W. Stanley, II**

1535 The Greens Way

Jacksonville Beach, FL 32250

Phone: (904) 260-2040

### **Educational Background and Business Experience**

Donald Stanley was born in 1982 and graduated from the University of Nebraska - Lincoln in 2006 with a Bachelor of Science degree in Business Administration. He has been an Investment Advisor Representative with Nelson, Van Denburg & Campbell Wealth Management Group LLC, the predecessor to Avior Wealth Management LLC since August 2017. Before joining Avior Wealth Management, LLC, he was a financial advisor with Fidelity Brokerage Services, LLC from September 2014 to August 2017. He had been a financial advisor with Waddell & Reed from October 2012 to September 2014 and with TD Ameritrade, Inc. from January 2008 to September 2012. Mr. Stanley has achieved the designation of Chartered Retirement Planning Counselor (CRPC®).<sup>1</sup>

### **Disciplinary Information**

Donald Stanley has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Donald Stanley is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Donald Stanley and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Stanley spends all his work week on advisory matters.

### **Additional Compensation**

Donald W. Stanley II does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Stanley II. They may both be contacted at (402) 218-4064.

### **Professional Designation Information**

<sup>1</sup>The Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®) designation is administered by the College for Financial Planning. The CRPC designation signifies that an individual has met initial and on-going experience, ethical, education and examination requirements. To obtain the CRPC certification, candidates must successfully complete nine separate modules with a final proctored exam at an approved testing center. The College of Financial Planning awards its professional designations to individuals who have completed the educational program, passed the final examination and adhered to the organizations Code of Conduct including Standards of Professional Conduct, Self-Disclosure and continuing education requirements of 16 hours every two years.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about John Wayne McMannama that supplements the Avior Wealth Management, LLC brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about John Wayne McMannama is available on the following website:**

**[www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov)**

### **John Wayne McMannama**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

402.493.6300

### **Educational Background and Business Experience**

John Wayne McMannama was born August 26, 1952, and received a Bachelor of Science degree in Business Administration from the University of Nebraska, Lincoln in 1974; subsequent to graduating from Shenandoah, Iowa High School in 1970. He has been an Investment Advisor Representative with Avior Wealth Management, LLC since September 2015. John Wayne McMannama was also President and sole shareholder of McMannama & Associates, Inc. from September 1984 to October 2015.

### **Disciplinary Information**

John Wayne McMannama has no disciplinary history that is required to be disclosed by the U. S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

In December 2007, Mr. McMannama joined MoneySunk Investors, an investment club organized in the state of Nebraska and located at 4700 F Street, Omaha, NE 68117. Mr. McMannama's initial ownership position was less than 5% of the net asset value of the investment portfolio of MoneySunk Investors. As an active member of the investment club, Mr. McMannama may make purchase or sale recommendations of securities owned by the clients of Avior Wealth Management, LLC which may also be owned by the investment club. Mr. McMannama devotes approximately 3 hours per month attending MoneySunk Investor meetings. All meetings are held in the evening and not during securities trading hours.

Mr. McMannama spends all his work week on advisory matters.

### **Additional Compensation**

John Wayne McMannama does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. McMannama. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Stephen R. Patterson that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Stephen R. Patterson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Stephen R. Patterson**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Stephen R. Patterson was born in 1973 and graduated from Creighton University with a BSBA degree in Economics and Finance and an MBA degree. He has been a member and an Investment Advisor Representative with Avior Wealth Management, LLC since December 2015. He was an investment adviser representative with Lutz Financial Services, LLC. from December 2007 to December 2015. Mr. Patterson was a Vice President with First National Capital Markets, Inc. from August 2005 to November 2007.

### **Disciplinary Information**

Stephen R. Patterson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Stephen Patterson is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Steve Patterson and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Patterson spends all his work week on advisory matters.

### **Additional Compensation**

Steven R. Patterson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Patterson. They may both be contacted at (402) 218-4064.



## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Anthony L. Cerone that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Anthony L. Cerone is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Anthony L. Cerone CFP®**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Anthony L. Cerone was born in 1972. Mr. Cerone graduated from Nebraska Wesleyan University, with a Bachelor of Science Degree in Economics and a MSBA degree in Tax and Financial Planning from San Diego State University. In 2001, Mr. Cerone has attained the designation as a Certified Financial Planner® (CFP®).<sup>1</sup>

Mr. Cerone has been a member and an Investment Advisor Representative of Avior Wealth Management, LLC since February 2016. Before joining Avior Wealth Management, the predecessor to Avior, he was employed as an investment advisor representative of Lutz Financial from July 2005 to February 2016 and at Merrill Lynch as a Financial Planning Specialist from June 2000 to June 2003 and then as a Financial Advisor from 2003 to 2005.

### **Disciplinary Information**

Anthony L. Cerone has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Cerone is a member of the Shatoma, LLC, a family-related real estate holding entity. Neither the firm's nor Mr. Cerone's clients are solicited or otherwise invited to participate in Shatoma, LLC.

Anthony Cerone is also independently licensed as an insurance agent and may sell insurance

products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Anthony Cerone and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Anthony Cerone spends all his work week on advisory matters.

### **Additional Compensation**

Anthony L. Cerone does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Cerone. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Steve L Esch that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Steve L Esch is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Steve L. Esch**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

### **Educational Background and Business Experience**

Steve L Esch was born in 1992 and graduated in 2014 from the Creighton University with a Bachelor of Science Degree in Business Administration. In 2016, Mr. Esch attained designation as a Certified Financial Planner™ (CFP®).<sup>1</sup> He is also a Chartered Financial Analyst (CFA®).<sup>2</sup>

Mr. Esch has been a member and an Investment Advisor Representative of Avior Wealth Management, LLC since March 2017. Before that, he was a Financial Planning Specialist with Avior Wealth Management, LLC from August 2014 to Present.

### **Disciplinary Information**

Steve L Esch has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Esch is a Member of the Board of Directors of CVC Holdings and is sole owner of SLE Property Holdings, LLC. Steve receives W2 compensation as a director of CVC.

Steve L Esch spends all his work week on advisory matters. Steve's responsibilities as a director of CVC are done after work hours.

### **Additional Compensation**

Steve L. Esch does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Esch. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a one-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

2. Chartered Financial Analyst ("CFA<sup>®</sup> ") The Chartered Financial Analyst ("CFA<sup>®</sup> ") charter is a professional designation established in 1962 and awarded by CFA<sup>®</sup> Institute. To earn the CFA<sup>®</sup> charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA<sup>®</sup> Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA<sup>®</sup> charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA<sup>®</sup> Institute Code of Ethics and Standards of Professional Conduct. CFA<sup>®</sup> is a trademark owned by CFA<sup>®</sup> Institute.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Steven R. Ryherd that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Steven R. Ryherd is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Steven R. Ryherd**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

#### **Educational Background and Business Experience**

Steven R. Ryherd established his career in personal finance in 2014 after developing a successful practice as an owner of a consulting business in the building industry. Steve's professional career built upon his master's degrees in engineering from the University of Nebraska and Chalmers Technical University in Sweden. After moving to Atlanta, Georgia, he was a partner in Arpeggio Acoustic Consulting starting in 2008 where he served clients' needs to address project-specific goals.

In 2014, Steve returned to Nebraska where he leveraged his skills in problem solving and client relations to pursue his passion for personal finance by joining Edward Jones. After extensive training and successful completion of securities license exams, Steve built and managed a successful branch office as a Financial Advisor in La Vista, Nebraska, from November 2014 to October 2018.

In October 2018, he joined Verdant Wealth, a dba of Avior, as an Investment Advisor Representative to further serve clients through comprehensive financial planning.

#### **Disciplinary Information**

Steven R. Ryherd has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

#### **Other Business Activities**

Steven R. Ryherd is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Steven R. Ryherd and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Ryherd spends all his work week on advisory matters.

### **Additional Compensation**

Steven R. Ryherd does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Ryherd. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Ryan S. Elkins that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Ryan S. Elkins is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

**Ryan S. Elkins CFP®**

Avior Wealth Management, LLC  
70 NE Loop 410 Suite 970  
San Antonio, TX 78216  
Phone: (210) 822-5252

### **Educational Background and Business Experience**

Ryan S. Elkins established his career in personal finance in 2004. Ryan's professional career built upon his Bachelor of Science Field of Study in Business Administration from the University of Maryland and his master's in business administration from the University of Incarnate Word. Mr. Elkins has also obtained the designation as a Certified Financial Planner™ (CFP®).<sup>1</sup>

Ryan most recently worked with USAA Financial Advisors and before that Mr. Elkins was employed with Merrill Lynch, Ameriprise Financials Services, and IDS Life Insurance Company. In May 2019, he joined Nelson, Van Denburg & Campbell Wealth Management Group LLC, the predecessor to Avior Wealth Management LLC, as an Investment Advisor Representative to further serve clients through comprehensive financial planning.

### **Disciplinary Information**

Ryan S. Elkins has one disciplinary or disclosure event that is required to be and is disclosed with the Securities and Exchange Commission. In 2006, Mr. Elkins and his wife entered a joint business venture with a personal acquaintance. The joint business venture was unrelated to the securities industry. In 2012, Mr. Elkins and his wife filed a Chapter 7 bankruptcy because of this business venture.

### **Other Business Activities**

Ryan Elkins is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase

insurance products from or through Ryan Elkins and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Elkins spends all his work week on advisory matters.

### **Additional Compensation**

Ryan S. Elkins does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Elkins. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.



# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Roger Scott Sawtelle that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Roger Scott Sawtelle is available on the SEC's website at**

<http://www.adviserinfo.sec.gov/>

## **Roger Scott Sawtelle**

Avior Wealth Management, LLC  
70 NE Loop 410 Suite 970  
San Antonio, TX 78216  
Phone: (210) 822-5252

### **Educational Background and Business Experience**

Roger Scott Sawtelle was born in 1948 and graduated from the University of Texas at Austin with a degree in Psychology. Roger achieved the Chartered Financial Consultant® (ChFC) designation in 2000.

Roger Sawtelle has been an Investment Advisor Representative with Avior since March 2019. Before joining Avior, Roger Sawtelle was owner and Investment Advisor for Sawtelle Financial Management from August 1996 until March 2019. On March 31, 2019, Roger Sawtelle's firm, Sawtelle Financial Management, was acquired by Nelson, Van Denburg & Campbell Wealth Management LLC, the predecessor to Avior Wealth Management, LLC.

### **Disciplinary Information**

Roger Scott Sawtelle has one disclosure from 1997, "Misrepresentation of a multiple employer welfare benefit plan funded by life insurance". A change in tax law created an issue with type of funding for employer retirement plans. The broker dealer settled the claim with the client and reported it to FINRA. This claim is insurance related, not securities related.

### **Other Business Activities**

Roger Scott Sawtelle spends all his work week on advisory matters.

### **Additional Compensation**

Roger S. Sawtelle does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Sawtelle. They may both be contacted at (402) 218-4064.

### **Professional Designation Information**

The Chartered Financial Consultant ®(ChFC®) is a professional designation that is granted by The American College upon completion of seven required courses and two elective courses (equivalent of 27 semester credit hours) followed by a proctored exam for each course. The curriculum to earn this designation is comprised of courses designed to provide training in understanding key elements in the financial planning world such as retirement planning, estate planning, insurance, investments, and income taxes, as well as practical application of the skills learned in real-life scenarios. A minimum of three years of full-time business experience within the five years preceding the designation is a prerequisite. Once the designation is earned, 30 continuing education credits are required every two years to maintain the credential.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Jay Nelson that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Jay Nelson is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Jay Nelson CFP®**

Avior Wealth Management, LLC  
14301 First National Bank Parkway, Suite 110  
Omaha, Nebraska 68154  
Phone: (402) 218-4064

#### **Educational Background and Business Experience**

Jay Nelson attended the University of Nebraska at Lincoln before transferring to the University of South Dakota where he graduated with a Bachelor of Science degree in Finance. Mr. Nelson has also obtained the designation as a Certified Financial Planner™ (CFP®).<sup>1</sup>

#### **Disciplinary Information**

Jay Nelson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

#### **Other Business Activities**

Mr. Nelson spends all his work week on advisory matters.

#### **Additional Compensation**

Jay Nelson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Nelson. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Christopher Trub that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Christopher Trub is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Christopher Trub CFP®**

Avior Wealth Management, LLC

70 NE Loop 410

San Antonio, TX 78216

Phone: (210) 822-5252

## **Educational Background and Business Experience**

Christopher Trub graduated in 2003 from the University of Texas at San Antonio with a bachelor's degree in Business Administration and Finance. In 2004, Mr. Trub started working at USAA Investment Management and Financial Advisors until 2019 when he joined Nelson Van Denburg & Campbell Wealth Management Group, LLC, the predecessor to Avior Wealth Management, LLC. Mr. Trub has also obtained the designation as a Certified Financial Planner™ (CFP®).<sup>1</sup>

## **Disciplinary Information**

Christopher Trub has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Christopher Trub is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Christopher Trub and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the

insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Trub spends all his work week on advisory matters.

### **Additional Compensation**

Christopher Trub does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Trub. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its

(1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about John Eaton that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about John Eaton is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**John M. Eaton CFP®**

Avior Wealth Management, LLC  
70 NE Loop 410 Suite 970  
San Antonio, TX 78216  
Phone: (210) 822-5252

## **Educational Background and Business Experience**

John Eaton graduated in 1994 from the University of Texas at Austin with a Bachelor of Arts degree in Economics. Before joining Nelson Van Denburg & Campbell Wealth Management Group, LLC, the predecessor to Avior Wealth Management, LLC, in October 2019, Mr. Eaton worked as a financial advisor at Cypress Wealth Advisors from January 2014 to October 2019. Mr. Eaton has obtained the designation as a Certified Financial Planner (CFP®).

## **Disciplinary Information**

John Eaton has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Mr. Eaton spends all his work week on advisory matters.

## **Additional Compensation**

John Eaton does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Eaton. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.



## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Joshua Heiden that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Joshua Heiden is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Joshua Heiden CFP®**

Avior Wealth Management, LLC  
70 NE Loop 410 Suite 970

San Antonio, TX 78216

Phone: (210) 822-5252

### **Educational Background and Business Experience**

Joshua Heiden was born in 1987. Mr. Heiden graduated from University of Texas Pan-American in 2010 with a Bachelor of Business Administration Degree specializing in Finance. Joshua then attended Texas Tech University and received his Master's in Science of Personal Financial Planning. Joshua has worked at Avior Wealth Management since October of 2019. Previously, Joshua worked at USAA Investment Management Company from February 2013 to September 2019 as a Financial Advisor. Prior to working at USAA and while attending Texas Tech University, Joshua substitute taught for Lubbock ISD. While Joshua attended University of Texas Pan-American, he worked for the law firm Atlas & Hall in their bookkeeping department and filing department.

### **Disciplinary Information**

Joshua Heiden has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Joshua Heiden is also independently licensed as an insurance agent and may sell insurance

products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Joshua Heiden and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Joshua Heiden has assisted and helped his wife's family run Antler Oaks Lodge on the weekends in his spare time.

Mr. Heiden spends all his work week on advisory matters.

### **Additional Compensation**

Joshua Heiden does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Heiden. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Scott Cavey that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Scott Cavey is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Scott T. Cavey CFP ®**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Scott T. Cavey was born in 1978. Mr. Cavey attended the University of Notre Dame and graduated with a degree in Business Administration. In 2006, Mr. Cavey attained the designation as a Certified Financial Planner™ (CFP®).

Mr. Cavey has been a member and an Investment Advisor Representative of Avior Wealth Management, LLC since April 2020. He entered the investment industry in 2000 with Paine Webber and has worked directly with clients ever since. From 2002 to 2004, he was employed through Edward Jones. From 2004 to 2011, he worked independently through QA3 Financial Corporation. Immediately prior to joining Nelson, Van Denburg & Campbell, the predecessor to Avior, he was an owner of Illuminate Financial Group, LLC, from 2011 to 2020.

### **Disciplinary Information**

Scott T. Cavey has three disciplinary or disclosure events that are required to be and are disclosed with the Securities and Exchange Commission. In 2011, Mr. Cavey successfully defended an arbitration that was dismissed with prejudice. In 2015, a customer dispute was denied and successfully defended by Mr. Cavey. In 2016, a customer dispute was closed with

no action against Mr. Cavey. In all three instances, Mr. Cavey successfully defended himself against the allegations with no findings of wrongdoing by Mr. Cavey.

### **Other Business Activities**

Mr. Cavey is an owner of both Cavey Enterprises, Inc. and Cavey & Associates, LLC. Neither the firm's nor Mr. Cavey's clients are solicited or otherwise invited to participate in either business entity.

Mr. Cavey is a member of the Papillion Fire Department Local 3767 Pension Committee.

Scott Cavey is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Scott Cavey and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Scott Cavey spends all his work week on advisory matters.

### **Additional Compensation**

Scott Cavey does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Cavey. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as

2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Nate Hudson that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nate Hudson is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Nate Hudson CFP ®**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Nate Hudson attended Creighton University and graduated with a Bachelors of Science in Business Administration, majoring in Finance. In May of 2020, Mr. Hudson attained the designation as a Certified Financial Planner <sup>TM</sup> (CFP ®).

Mr. Hudson started working at Avior Wealth Management, LLC upon graduation in June of 2018.

### **Disciplinary Information**

Nate Hudson has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Nate Hudson spends all his work week on advisory matters.

### **Additional Compensation**

Nate Hudson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Hudson. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Timothy Mollak that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Timothy Mollak is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Timothy Mollak**

Avior Wealth Management, LLC

14301 First National Bank Parkway, Suite 110

Omaha, Nebraska 68154

Phone: (402) 218-4064

### **Educational Background and Business Experience**

Timothy Mollak attended the University of Nebraska at Omaha and graduate in 2017.

Mr. Mollak worked at Cavey & Associates, LLC before joining Avior Wealth Management, LLC in May of 2020.

### **Disciplinary Information**

Timothy Mollak has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Mollak is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase



insurance products from or through Mr. Mollak and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

**Additional Compensation**

Timothy Mollak does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Mollak. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Michael Pflueger that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Michael Pflueger is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Michael Pflueger**

**Avior Wealth Management, LLC**

**14301 First National Bank Parkway, Suite 110**

**Omaha, Nebraska 68154**

**Phone: (402) 218-4064**

### **Educational Background and Business Experience**

Mr. Pflueger attended the University of Nebraska and graduated in 2002 with a Bachelor of Science – Criminal Justice and a concentration in Political Science.

Mr. Pflueger worked at Edward Jones Investments before joining Avior Wealth Management, LLC in May of 2021. Previously, he also worked at Cintas and FedEx.

### **Disciplinary Information**

Michael Pflueger has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Pflueger spends all his work week on advisory matters. Mr. Pflueger is a member of the Omaha Westside Lions Club, a member of the Omaha Business Coalition, a member of the Millard Business Association and a Board member for Radio Talking Book Service.

### **Additional Compensation**

Michael Pflueger does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Pflueger. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Will Shafroth that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Will Shafroth is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Will Shafroth**

**Avior Wealth Management, LLC**

**14301 First National Bank Parkway, Suite 110**

**Omaha, Nebraska 68154**

**Phone: (402) 218-4064**

### **Educational Background and Business Experience**

Mr. Shafroth attended the University of Denver and graduated in 2011 with a Bachelor of Science in Business Administration. Mr. Shafroth attained the designation as a Certified Financial Planner™ (CFP®).

Mr. Shafroth worked at Fidelity Investments before joining Avior Wealth Management, LLC in May of 2018. Previously, he also worked at Merrill Lynch.

### **Disciplinary Information**

Will Shafroth has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Shafroth spends all his work week on advisory matters.

### **Additional Compensation**

Will Shafroth does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Shafroth. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Mark Pogreba that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mark Pogreba is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Mark Pogreba**

**Avior Wealth Management, LLC**

**14301 First National Bank Parkway, Suite 110**

**Omaha, Nebraska 68154**

**Phone: (402) 218-4064**

### **Educational Background and Business Experience**

Mr. Pogreba attended the California State University at Northridge and graduated in 1989 with a Bachelor of Science in Business Administration. Mr. Pogreba attained the designation as a Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup>) in October 1994.

Mr. Pogreba worked at Silverleaf Advisor Group, LLC before joining Avior Wealth Management, LLC. Prior to that, Mr. Pogreba worked at Nelson Van Denburg and Campbell Wealth Management Group, LLC, the predecessor to Avior. He has also worked at Raymond James Financial Services Advisors, Inc.

### **Disciplinary Information**

Mr. Pogreba, upon leaving Silverleaf Advisor Group, LLC, has been cited for internal violations of policy which are more fully described in his U-5 filings obtainable via BrokerCheck. Mr. Pogreba denies these violations and no formal action has been initiated against Mr. Pogreba.

### **Other Business Activities**

Mr. Pogreba spends all his work week on advisory matters.

Mr. Pogreba is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Pogreba and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Pogreba does not receive any economic benefit from a non-advisory client for the provision of advisory services except for insurance products as stated above.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Pogreba. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Bruce C. Kuehl that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Bruce C. Kuehl is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Bruce C. Kuehl CFP®**

Avior Wealth Management, LLC

11100 Wayzata Blvd. Suite 510

Minnetonka, MN 55305

Phone (763) 542-2884

### **Educational Background and Business Experience**

Mr. Kuehl attended Minnesota State University in Mankato and graduated in 1983 with a BA in Finance. Mr. Kuehl attained the designation as a Certified Financial Planner™ (CFP®) in 1993.

Before joining Avior Wealth Management, LLC., Mr. Kuehl formed Lifestage Wealth Management. Prior to that, Mr. Kuehl was a registered representative with Questar Capital Corporation. Previously he was an investment advisor and president of Miller-Green Financial Planning Services, Inc., a registered representative with Sanders Morris and Harris, Inc., a registered representative for IFG Network Securities and a registered representative with FSC Securities Corporation.

### **Disciplinary Information**

Mr. Kuehl has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.



### **Other Business Activities**

Mr. Kuehl spends all his work week on advisory matters.

Mr. Kuehl is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Kuehl and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Kuehl does not receive any economic benefit from a non-advisory client for the provision of advisory services except for insurance products as stated above.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Kuehl. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Nathanael M. Hahm that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nathanael M. Hahm is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Nathanael M. Hahm**

Avior Wealth Management, LLC

11100 Wayzata Blvd. Suite 510

Minnetonka, MN 55305

Phone (763) 542-2884

### **Educational Background and Business Experience**

Mr. Hahm attended Minnesota State University in Mankato and graduated with a degree in Finance. Mr. Hahm attained the designation as a Certified Financial Planner <sup>™</sup> (CFP <sup>®</sup>) in 2009. He obtained his National Social Security Advisor (NSSA<sup>®</sup>) certification in 2016. He completed his Masters of Science Degree in Personal Financial Planning through the College of Financial Planning in 2017. During that time he also attained his Master Planner Advance Study (MPAS<sup>®</sup>) designation through the College of Financial Planning.

Before joining Avior Wealth Management, LLC., Mr. Hahn worked for Lifestage Wealth Management since 2006.

### **Disciplinary Information**

Mr. Hahm has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Hahm spends all his work week on advisory matters.

Mr. Hahm is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Hahm and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Hahm does not receive any economic benefit from a non-advisory client for the provision of advisory services except for insurance products as stated above.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Hahm. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Larry Ennenga that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Larry Ennenga is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Larry Ennenga, CFP®**

Avior Wealth Management, LLC

1012 Cumberland Valley Drive

Franklin, Tennessee 37064

Phone: (901) 270-6260

## **Educational Background and Business Experience**

Mr. Ennenga received a BS in Business and Accounting in 2006 from the University of Phoenix. Mr. Ennenga has attained the designation as a Certified Financial Planner™ (CFP®).

Before joining Avior Wealth Management, LLC., Mr. Ennenga was the Managing Member of Insight Wealth Advisory, LLC. Previously, he has worked for Demicell Wealth Managers as the VP of Investments, Triad Advisors as a Registered Representative, Intersecurities / Transamerica as a Registered Representative and Charles Schwab as an Investment Specialist.

## **Disciplinary Information**

Mr. Ennenga has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Mr. Ennenga spends all his work week on advisory matters.

Mr. Ennenga is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Ennenga and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Ennenga does not receive any economic benefit from a non-advisory client for the provision of advisory services except for insurance products as stated above.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Ennenga. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Klaus Steinke that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Klaus Steinke is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Klaus Steinke, CFP ®**

Avior Wealth Management, LLC

14301 FNB Pkwy, Suite 110

Omaha, NE 68154

Phone: (402) 403-1436

### **Educational Background and Business Experience**

Mr. Steinke received an Associates in Management and finance from Metropolitan Community College and is BA in Leadership from Bellevue University. Mr. Steinke has attained the designation as a Certified Financial Planner <sup>TM</sup> (CFP ®).

Before joining Avior Wealth Management, LLC., Mr. Steinke worked at Silver Oak Securities. Prior to that, Mr. Steinke worked in the financial industry since 2006 with various firms.

### **Disciplinary Information**

Mr. Steinke has one reportable event from a disciplinary perspective related to a client dispute that was settled in 2014 by his former firm. Mr. Steinke's former firm settled the client dispute without his knowledge, but this is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities

### **Other Business Activities**

Mr. Steinke spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Steinke does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Steinke. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Montgomery L. Taylor that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Montgomery L. Taylor is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Montgomery L. Taylor, CFP ®**

Avior Wealth Management, LLC

2880 Cleveland Avenue, Suite 2

Santa Rosa, CA 95403

(707) 576-8700

### **Educational Background and Business Experience**

Mr. Taylor received an Associates in Administration of Justice from Santa Rosa Junior College and is BA in Management Accounting from Sonoma State University. Mr. Taylor has attained the designation as a Certified Financial Planner™ (CFP®).

Before joining Avior Wealth Management, LLC., Mr. Taylor was the President and CEO of Montgomery Taylor & Company from 2002 through 2022. He also worked for Pro Money Management, LLC and the Sonoma County Employee Retirement Association. Mr. Taylor owned Montgomery Taylor, CPA, CFP from 1991 to 1995 after working for Pisenti & Brinker CPAs. Mr. Taylor is also a Certified Public Accountant (CPA®)

### **Disciplinary Information**

Mr. Taylor has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.



### **Other Business Activities**

Mr. Taylor is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Taylor and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Taylor also provides tax preparation services as part of the accounting firm, Avior Tax and Accounting, LLC, which is under common ownership of Avior Wealth Management, LLC.

Avior Tax and Accounting, LLC offers professional tax return preparation for individuals and business entities. Tax preparation fees are calculated based upon the firm's standard hourly rates plus out-of-pocket expenses. These fees are billed separately from fees payable to Avior Wealth Management, LLC for investment management and financial planning services. Clients of Avior Wealth Management, LLC may be offered a discount on tax preparation services; the discount percentage, if any, is determined by the overall relationship. Montgomery Taylor spends approximately 20% of his time engaged in services related to Avior Tax and Accounting, LLC.

### **Additional Compensation**

Mr. Taylor does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Taylor. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as

2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

<sup>2</sup> The Certified Public Accountant (CPA<sup>®</sup>) license is issued and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include a minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verified by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Sandra Loewen that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Sandra Loewen is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Sandra Loewen, CFP®**

Avior Wealth Management, LLC

2880 Cleveland Avenue, Suite 2

Santa Rosa, CA 95403

(707) 576-8700

## **Educational Background and Business Experience**

Sandra Loewen received a Bachelor's Degree in Architecture from the University of Minnesota, Twin Cities. She also received an Account Clerk Certificate from the Santa Rosa Junior College. Sandra Loewen has attained the designation as a Certified Financial Planner™ (CFP®) as well as CTEC Registered Tax Preparer (CRTP)

Before joining Avior Wealth Management, LLC., Sandra Loewen worked at Montgomery Taylor & Company, LLC from 2009 through 2022.

## **Disciplinary Information**

Sandra Loewen has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Sandra Loewen also provides tax preparation services as part of the accounting firm, Avior Tax and Accounting, LLC, which is under common ownership of Avior Wealth Management,

LLC.

Avior Tax and Accounting, LLC offers professional tax return preparation for individuals and business entities. Tax preparation fees are calculated based upon the firm's standard hourly rates plus out-of-pocket expenses. These fees are billed separately from fees payable to Avior Wealth Management, LLC for investment management and financial planning services. Clients of Avior Wealth Management, LLC may be offered a discount on tax preparation services; the discount percentage, if any, is determined by the overall relationship. Sandra Loewen spends approximately 20% of her time engaged in services related to Avior Tax and Accounting, LLC.

### **Additional Compensation**

Sandra Loewen does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Ms. Loewen. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Alexander Avestini that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Alexander Avestini is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Alexander Avestini, CFP®**

Avior Wealth Management, LLC

14648 N. Scottsdale Road

Suite 300

Scottsdale, Arizona 85254

(480) 582-1910

### **Educational Background and Business Experience**

Mr. Avestini obtained his Bachelor of Finance from North Dakota State University in 2014. He has attained the designation of Certified Financial Planner (CFP®).

Before joining Avior Wealth Management, LLC., Alexander Avestini worked for PFK Management / PFK Financial Services from June 2014 through May 2022.

### **Disciplinary Information**

Mr. Avestini has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Avestini is the sole owner of Avesta Wealth Management, LLC which was used to receive income from his prior employment.

### **Additional Compensation**

Mr. Avestini does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Avestini. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Ryan McQuillan that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Ryan McQuillan is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Ryan McQuillan**

Avior Wealth Management, LLC

14301 FNB Pkwy, Suite 110

Omaha, Nebraska 68154

(402) 218-4064

### **Educational Background and Business Experience**

Mr. McQuillan obtained his Bachelor of Science in Business Administration with a concentration in Investment Science and Portfolio Management from the University of Nebraska at Omaha in 2009.

Before joining Avior Wealth Management, LLC., Ryan McQuillan worked for Prudential from 2013 through 2022, Farm Bureau Financial Services from March 2012 through August 2013 and started his career with Northwestern Mutual.

### **Disciplinary Information**

Mr. McQuillan has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. McQuillan spends all his work week on advisory matters.

Mr. McQuillan is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. McQuillan and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. McQuillan does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. McQuillan. They may both be contacted at (402) 218-4064.



# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Aaron Tomita that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Aaron Tomita is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Aaron Tomita, CFP®**

Avior Wealth Management, LLC

14301 FNB Pkwy, Suite 110

Omaha, Nebraska 68154

(402) 218-4064

## **Educational Background and Business Experience**

Mr. Tomita graduated from Creighton University's Heider College of Business in May 2020.

Before joining Avior Wealth Management, LLC., Aaron Tomita worked for Nelson, Van Denburg & Campbell Wealth Management from 2020 through 2021, and interned with Fortune Financial Corp. DBA Fidelity Financial, and Nelson, Van Denburg & Campbell Wealth Management, and Renaissance Financial.

## **Disciplinary Information**

Mr. Tomita has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Mr. Tomita spends all his work week on advisory matters.

Mr. Tomita is also independently licensed as an insurance agent for life and annuities and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Tomita and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Tomita does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Tomita. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Curtis Smith that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Curtis Smith is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Curtis Smith**

Avior Wealth Management, LLC  
14648 N. Scottsdale Road Suite 300  
Scottsdale, Arizona 85254  
(480) 582-1910

### **Educational Background and Business Experience**

Mr. Smith graduated from Community College of The Air Force in 2004.

Before joining Avior Wealth Management, LLC., Curtis Smith worked for Raymond James Financial Services from 2009 through 2018, RDW & Associates Inc. from 2010 to 2018, First State Bank Nebraska from 2017 to 2022, Kingswood Capital Partners LLC from 2018 to 2022 and Capital Wealth Alliance from 2018 to 2022.

### **Disciplinary Information**

Mr. Smith has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Smith spends all his work week on advisory matters.

Mr. Smith is independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Smith and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Smith is an Officer, and Director of First State Bank Nebraska, for which he serves as an advisory board member. Mr. Smith's duties as an Officer of First State Bank Nebraska does not create a conflict of interest to his provision of advisory services through Avior Wealth Management, LLC.

### **Additional Compensation**

Mr. Smith does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Smith. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Morris Monroe that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Morris Monroe is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Morris Monroe**

Avior Wealth Management, LLC  
10655 Six Pines Drive, Ste. 100  
The Woodlands, Texas 77380  
(281) 367-2483

### **Educational Background and Business Experience**

Mr. Monroe graduated from San Houston State University with a BBA in Finance.

Before joining Avior Wealth Management, LLC., Mr. Monroe owned Woodlands Asset Management, Inc., Woodlands Financial Services, and Woodlands Securities Corporation.

### **Disciplinary Information**

Mr. Monroe has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Monroe spends all his work week on financial matters.

Mr. Monroe is affiliated with a broker/dealer, Woodlands Securities Corporation. Because other compensation is received from the broker/dealer, there may be an incentive to recommend investment products based upon the compensations received rather than on the client's needs. However, Avior discloses to clients this conflict and other compensation in both the ADV Part 2A and Part 2B. To mitigate this conflict, the type of advice given by to Avior clients differs from the transaction-based advice given to clients of Woodlands Securities Corporation. There are also investment products not offered by Avior and therefore transacted through Woodlands Securities Corporation. Avior maintains policies and procedures to address this conflict of interest and to ensure mitigation, when possible.

Mr. Monroe, through Woodlands Securities Corporation, sponsors limited partnerships or private offerings that are offered to Woodlands Securities Corporation clients who may also be clients of Avior. In addition, Mr. Morris is affiliate with the General Partner of certain limited partnerships or the Issuer of private offerings.

Mr. Monroe is independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Monroe and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Additional Compensation**

Mr. Monroe, as registered representative of Woodlands Securities Corporation, received commissions and trailing fees from the sale of mutual funds and other securities or investment products. In addition, he receives a salary as an employee of Woodlands Securities Corporation. This poses the same conflicts as stated in "Other Business Activities".

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Monroe. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about David Vaughan that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about David Vaughan is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **David Vaughan**

Avior Wealth Management, LLC  
10655 Six Pines Drive, Ste. 100  
The Woodlands, Texas 77380  
(281) 367-2483

### **Educational Background and Business Experience**

Mr. Vaughan graduated from San Houston State University with a BBA Degree.

Before joining Avior Wealth Management, LLC., Mr. Vaughan worked for Woodlands Asset Management, Inc. Mr. Vaughan also works for Woodlands Securities Corporation.

### **Disciplinary Information**

Mr. Vaughan has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Vaughan spends all his work week on financial matters.

Mr. Vaughan is affiliated with a broker/dealer, Woodlands Securities Corporation. Because other compensation is received from the broker/dealer, there may be an incentive to recommend investment products based upon the compensations received rather than on the client's needs. However, Avior discloses to clients this conflict and other compensation in both the ADV Part 2A and Part 2B. To mitigate this conflict, the type of advice given by to Avior clients differs from the transaction-based advice given to clients of Woodlands Securities Corporation. There are also investment products not offered by Avior and therefore transacted through Woodlands Securities Corporation. Avior maintains policies and procedures to address this conflict of interest and to ensure mitigation, when possible.

Mr. Vaughan is independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Vaughan and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

#### **Additional Compensation**

Mr. Vaughan, as registered representative of Woodlands Securities Corporation, received commissions and trailing fees from the sale of mutual funds and other securities or investment products. This poses the same conflicts as stated in "Other Business Activities".

#### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Vaughan. They may both be contacted at (402) 218-4064.



# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Sharlee L. Cretors that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Sharlee L. Cretors is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Sharlee L. Cretors CFP®**

Avior Wealth Management, LLC

12568 E. Silver Spur Street

Scottsdale, AZ 85259

(480) 214-9596

## **Educational Background and Business Experience**

Sharlee L. Cretors earned a Masters in Business Administration from Arizona State University - W.P. Carey School of Business in 1993. Ms. Cretors also earned a Bachelor of Arts from University of California, San Diego in 1988 and a Masters in Financial Planning from College of Denver in 2005.

## **Disciplinary Information**

Ms. Cretors has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Optimized Business Transitions, LLC

This consulting company is owned by Kurt and Sharlee Cretors. Optimized Business Transitions LLC specializes in assisting business owners with understanding their options for business transition and coordinating this transition process with the other members of their advisory team. The fees for these services are quoted and received separate from any fees as they relate to services rendered by Avior Wealth Management LLC, or any of its other subsidiaries. Ms. Cretors spends approximately 5% of her time per month on this activity.

### **Additional Compensation**

Ms. Cretors has an additional business activity where compensation is received which is detailed above under Other Business Activities.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Ms Cretors. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> ( designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Kurt R. Cretors that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kurt R. Cretors is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Kurt R. Cretors**

Avior Wealth Management, LLC  
12568 E. Silver Spur Street  
Scottsdale, AZ 85259  
(480) 214-9596

### **Educational Background and Business Experience**

Kurt R. Cretors earned a Masters of Business Administration in Finance from Arizona State University - W.P. Carey School of Business in 1989. Mr. Cretors also earned a Bachelor of Science in Economics from University of California, San Diego in 1986.

### **Disciplinary Information**

Mr. Cretors has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Optimized Business Transitions, LLC

This consulting company is owned by Kurt and Sharlee Cretors. Optimized Business Transitions LLC specializes in assisting business owners with understanding their options for business transition and coordinating this transition process with the other members of their advisory team. The fees for these services are quoted and received separate from any fees as they relate to services rendered by Avior Wealth Management LLC, or any of its other

subsidiaries. Mr. Cretors spends approximately 20% of his time per month on this activity.

### **Additional Compensation**

Mr. Cretors has an additional business activity where compensation is received which is detailed above under Other Business Activities.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Cretors. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Tiffany E. Venditti that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Tiffany E. Venditti is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Tiffany E. Venditti**

Avior Wealth Management, LLC

12568 E. Silver Spur Street

Scottsdale, AZ 85259

(480) 214-9596

### **Educational Background and Business Experience**

Tiffany E. Venditti earned a Bachelor of Arts in Psychology from Lafayette College in 1993.

### **Disciplinary Information**

Ms. Venditti has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Ms. Venditti spends all her work week on advisory matters.

### **Additional Compensation**

Ms. Venditti does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Ms. Venditti. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Roddy Wayne Warren that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Roddy Wayne Warren is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Roddy Wayne Warren CFP®**

Avior Wealth Management, LLC

1316 Village Creek, Suite 700

Plano, Texas 75093

(972) 733-9959

## **Educational Background and Business Experience**

Roddy Wayne Warren earned a Bachelor of Business Administration, Business from Angelo State University, College of Business in 2011. Mr. Warren also earned a Master of Science, Personal Financial Planning from Texas Tech University, College of Human Sciences in 2013.

## **Disciplinary Information**

Mr. Warren has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Mr. Warren spends all his work week on advisory matters.

## **Additional Compensation**

Mr. Warren does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Warren. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.



# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Alex Robert Stowe, Jr. that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Alex Robert Stowe, Jr. is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Alex Robert (Bob) Stowe, Jr. CFP®**

Avior Wealth Management, LLC

1316 Village Creek, Suite 700

Plano, Texas 75093

(972) 733-9959

## **Educational Background and Business Experience**

Alex Robert (Bob) Stowe, Jr. earned a Bachelor of Science from the United States Naval Academy in 1978. Mr. Stowe also earned an MBA from Southern Methodist University, Edwin, L. Cox School of Business in 1988.

## **Disciplinary Information**

Mr. Stowe has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Mr. Stowe spends all his work week on advisory matters.

## **Additional Compensation**

Mr. Stowe does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Stowe. They may both be contacted at (402) 218-4064.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

# **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Luke Humble that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Luke Humble is available on the SEC's website at**

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Luke Humble**

Avior Wealth Management, LLC  
70 NE Loop 410, Suite 970  
San Antonio, Texas 78216  
(210) 822-5252

### **Educational Background and Business Experience**

Luke Humble earned his Bachelor of Business Administration from the University of Texas at San Antonio in 2021. He also attended Texas Tech University. Prior to joining Avior, Mr. Humble worked for Genesis Wealth Management, LLC as a Financial Planner.

### **Disciplinary Information**

Mr. Humble has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Humble spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Humble does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Humble. They may both be contacted at (402) 218-4064.

# **BROCHURE SUPPLEMENT**

**August 8, 2023**

**This brochure supplement provides information about Adam Cervantes that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Adam Cervantes is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Adam Cervantes**

Avior Wealth Management, LLC  
10655 Six Pines Drive, Suite 100  
The Woodlands, TX 77380  
(281) 367-2483

### **Educational Background and Business Experience**

Adam Cervantes earned his Bachelor of Science in Personal Financial Planning from Texas Tech University in 2018. Prior to joining Avior, Mr. Cervantes worked for the Financial Advisory Group as a Financial Planner.

### **Disciplinary Information**

Mr. Cervantes has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Cervantes spends all his work week on advisory matters.

### **Additional Compensation**

Mr. Cervantes does not receive any other economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Britt E. Campbell is a managing member for Avior Wealth Management, LLC. Mr. Campbell, along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Cervantes. They may both be contacted at (402) 218-4064.

## **BROCHURE SUPPLEMENT**

**October 12th, 2023**

**This brochure supplement provides information about Lee S. Martin that supplements the Avior Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Liz Sanley if you did not receive the Avior Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Lee S. Martin is available on the SEC's website at**

**[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Lee S. Martin**

Avior Wealth Management, LLC

13555 SE 36<sup>th</sup> Street, Suite 100

Bellevue, WA 98006

Phone: (425) 238-1300

### **Educational Background and Business Experience**

Lee S. Martin was born in 1957 and graduated from Cal Poly San Luis Obispo with a Bachelor of Science in 1982. He obtained his Masters of Science from Seattle Pacific University in 1985. Prior to joining Avior, he has worked as an independent registered investment advisor with Financial Advocated Investment Management, LLC since 2013 as well as a registered representative with LPL Financial since 2010. Mr. Martin has also worked with Financial Advocated Advisory Service from 2010 to 2013 and with NRP Financial from 2009 to 2010. Prior to this, Mr. Martin worked with Allstate Financial Services, FSC Securities Corporation and Interstate, Inc.

### **Disciplinary Information**

Lee S. Martin has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.\

### **Other Business Activities**

Lee S. Martin is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Britt Campbell and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Martin spends all of his work week on client advisory matters.

### **Additional Compensation**

Lee S. Martin does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Supervision**

Lee S. Martin is a managing member for Avior Wealth Management, LLC. Scott Cavey along with Eric Hamilton, the Chief Compliance Officer, is responsible for developing, overseeing, and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Mr. Martin. They may both be contacted at (402) 218-4064.