

# Vestia Personal Wealth Advisors, LLC

## Form CRS - Customer Relationship Summary

January 1, 2023



### Is an Investment Advisory Account Right for you?

There are different ways you can get assistance with your investments. You should carefully consider which types of accounts and services are right for you.

Vestia Personal Wealth Advisors (“Vestia”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory service fees can differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker dealers, investment advisers, and investing.

### Relationships and Services.

#### *What Investment Services and Advice Can You Provide Me?*

We offer investment advisory services to retail investors including portfolio management, financial planning, business consulting, and educational workshops.

Vestia offers financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make recommendations based on your specific situation. You will be responsible for implementing our advice for financial planning services.

If you retain our firm for portfolio management services, you will pay an on-going asset-based fee each quarter for our services, based on the value of the cash and investments in your advisory account. We will meet with you in person if possible, otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information to place you in one or more of our specialized investment service offerings (Disciplined Wealth Management, Emerging Wealth Management, and Private Capital) and develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio’s performance on an ongoing basis. If you participate in our discretionary investment management services (Disciplined Wealth Management and Emerging Wealth Management), the authorization will allow us to manage your account regarding the purchase and/or sale of investments without your approval prior to each transaction until the termination of our agreement. You may limit our discretion by providing our firm with your restrictions and guidelines in writing. If you enter into a non-discretionary arrangement with our firm (Private Capital), you are required to make the ultimate decision regarding the purchase and/or sale of investments and we must obtain your approval prior to executing any transactions on behalf of your account.

Vestia has several affiliated entity offerings including retirement consulting services to employee benefit plans and their fiduciaries, alternative or private investments, brokerage, insurance, contract negotiation, and other consulting. We offer investment advisory services with a large selection of investments to individuals, trusts, estates, charitable organizations, corporations, and other business entities. We may choose to engage a variety of institutional investment managers to serve as a sub-advisor for certain portfolios or client assets.

In general, we do not require a minimum dollar amount to open and maintain an advisory account. **For additional information, please see Vestia’s ADV at [www.advisorinfo.sec.gov](https://www.advisorinfo.sec.gov) (Part 2A brochure, items 4 and 7).**

#### ***Conversation Starters. Ask your financial professional –***

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

### Fees, Costs, Conflicts, and Standard of Conduct.

#### ***What Fees Will I Pay?***

For Financial Planning or business consulting fee, the range is \$1000 to \$25,000 per quarter plus a Vestia Vue initial fee based on the complexity of your circumstances. For Portfolio Management Services you will be charged an ongoing management fee based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged quarterly in advance or arrears, depending on the custodian, based on the value of your account on the last day of the previous quarter. The asset-based fee reduces the value of your account and will be deducted from the account(s) you authorize. Our current fee schedules for each offering are described the Form ADV Part 2. **For additional information, please see Vestia’s ADV at [www.advisorinfo.sec.gov](https://www.advisorinfo.sec.gov) (Part 2A brochure, item 5).**

Investment management clients generally pay a tiered management fee ranging from 0.25% to 1.25%, depending on the size of your account and the program you are in. At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. Combining account values will increase your total assets under management, which may result in your paying a reduced advisory fee percentage. Although the effective management fee rate will decrease the larger your account, the total

management fees you will pay will likely increase as you increase the total amount of assets under our management. Therefore, we generally have an incentive to encourage transferring or depositing additional assets into your account.

Other fees and costs may include custodian fees and account maintenance fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities or variable life insurance, you may have to pay fees such as “surrender charges” to sell the investment.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

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

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

***What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?***

When we act as your investment adviser, we are held to a fiduciary standard that covers our entire investment advisory relationship with you. We act in your best interest and do not put our interest ahead of yours.

At the same time, the way we generate revenue creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the advice we provide you. Here are some examples to help you understand what this means.

- Certain of the Firm’s Supervised Persons are licensed insurance agents and may offer certain insurance products on a fully disclosed basis through Vestia Insurance. A conflict of interest exists to the extent that the Firm recommends the purchase of insurance products where its Supervised Persons may be entitled to insurance commissions or other additional compensation. The Firm has procedures in place whereby it seeks to ensure that all recommendations are made in its clients’ best interest regardless of any such affiliations.
- Certain of the Firm’s Supervised Persons are registered representatives of Ausdal Financial Partners, Inc. or The Securities Group, Inc. dba Mammoth Research and may provide clients with securities brokerage services under a separate commission-based arrangement. A conflict of interest exists to the extent that the Firm recommends the purchase or sale of securities where its Supervised Persons receive commissions or other additional compensation as a result of the Firm’s recommendation.
- Vestia Holdings, LLC and or one or more of its principals and or affiliates has acquired ownership in the private investments LOUD Capital, LLC, MiRus, LLC, Vestia Ventures MiRus Investment, LLC (“VVMi”), Vestia MiRus QP Investment, LLC (“VMQP”), Mammoth Research, LLC., and Mammoth Scientific, LLC. Firm policies require associated persons to conduct business activities in a manner that avoids conflicts of interest between the firm and its clients, or that may be contrary to law.
- Vestia is a related advisor to Mammoth Advisors, LLC, a registered investment advisor with the SEC and affiliated with Mammoth Scientific, LLC, an exempt reporting advisor registered with the SEC, due to being under common control. The Firm has procedures in place whereby it seeks to ensure that all recommendations are made in its clients’ best interest regardless of any such affiliations.

**For additional information, please see Vestia’s ADV at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov) (Part 2A brochure, item 10).**

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

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

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

Our financial professionals are paid a salary (or similar fixed income) plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention, referrals, and because the firm’s salaries are ultimately derived, from revenue the firm earns from the financial professional’s advisory services or recommendations.

## **Disciplinary History**

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

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

## **Additional Information**

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Stacy Sizemore at (971) 371-3450. To report a problem to the SEC, visit [Investor.gov](http://Investor.gov) or call the SEC’s toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 9121 Illinois Rd., Suite 51, Fort Wayne, IN 46804.

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

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*