Vestia Advisors, LLC DBA Vestia Personal Wealth Advisors

Form CRS - Customer Relationship Summary

January 1, 2026

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Introduction

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, 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 ongoing 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.

We may use research, model portfolios, investment recommendations, and other investment consulting services provided by an unaffiliated third-party investment adviser as part of our investment management process. We evaluate these recommendations and retain responsibility for determining whether and how they are used in your account. The third-party adviser does not have discretionary or trading authority over 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 sub-advisors 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 (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 fees, 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 in the Form ADV Part 2. **For additional information, please see Vestia's ADV at 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 their account and the program they 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.

For additional information, please see Vestia's ADV at www.advisorinfo.sec.gov (Part 2A brochure, items 4 and 7).

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 interests 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.

- **Insurance Products.** Certain of our financial professionals are licensed insurance agents and receive commissions when you purchase insurance products they recommend. This creates an incentive to recommend these products.
- **Brokerage Services.** Certain of our financial professionals are registered representatives of Ausdal Financial Partners, Inc. and receive commissions when you purchase or sell securities through them. This creates an incentive to recommend transactions that generate commissions.
- **Affiliated and Proprietary Investments.** Vestia Holdings, LLC, our principals, and/or our affiliates have ownership interests in certain private investments that we may recommend to clients. We are also affiliated through common control with Mammoth Scientific, LLC, an exempt reporting adviser. These financial interests and affiliations create conflicts when we recommend investments in which we or our affiliates have a financial interest.

For additional information, please see Vestia's ADV at www.advisorinfo.sec.gov (Part 2A brochure, item 10).

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 and referrals.

Disciplinary History

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

Yes. Visit 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, IACCP®, at (971) 371-3450. To report a problem to the SEC, visit 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?*