

### **Item 1. INTRODUCTION**

VIA IV Investments, LLC is an investment adviser registered with the SEC. It is important for you, the investor, to understand that advisory services and fees and brokerage costs differ from firm to firm. It is important that you understand the 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.
- and the Investment Advisor Public Disclosure site online (“IAPD”). [Our CRD # is 121992.]

### **Item 2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

VIA IV offers

- general financial advice, to include portfolio management advice;
- ongoing discretionary portfolio management (a client can withdraw this permission at will);
- investments in Blackstone alternative products – for Accredited and Qualified Investors only;
- no financial planning services and no wrap-fee programs.

We require a minimum investment of \$250,000. Mr. Holland & Mr. Coyner review accounts at least annually. For additional information, see Items 4 & 7 of our Form ADV Part 2A Brochure, found at <https://files.adviserinfo.sec.gov/IAPD> [enter our firm’s name or our CRD # 121992].

**Conversation starter:** We at VIA IV encourage you to ask your financial professional:

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

### **Item 3. WHAT FEES WILL I PAY?**

VIA IV will charge a client’s account at the end of the service month:

- a maximum fee of 1.50% of the assets managed by Mr. Mann;
- a fee that annually is a percentage of the assets under management ranging from 0.90% (assets less than \$500,000) to 0.50% (assets greater than \$4 million)

Clients will pay other costs: brokerage charges, fees for Mutual Funds, alternative investments and ETFs.

You will pay fees and costs whether your account makes or loses money on your investments. Fees and costs will reduce the 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 Item 5 of our Form ADV Part 2A Brochure, available at <https://files.adviserinfo.sec.gov/IAPD> [enter either our firm’s name or our CRD number, 121992].

**Conversation starter:** We at VIA IV encourage you to 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 have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- The more assets you have in your account, the more we receive in fees; that gives us an incentive to encourage you to increase the assets you invest in your account.

**Conversation starter:** We at VIA IV encourage you to ask your financial professional:

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

For additional information, please see Item 5 of our Form ADV Part 2A Brochure, available at <https://files.adviserinfo.sec.gov/IAPD> [enter either our firm's name or our CRD number, 121992].

## **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

All of our advisers earn their income only from advisory fees.

## **Item 4. DO YOU OR YOUR ADVISERS HAVE ANY LEGAL OR DISCIPLINARY HISTORY?**

NO. Neither VIA IV nor any of its financial professionals has any legal or disciplinary history. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to see information about us and our financial professionals.

**Conversation starter:** We at VIA IV encourage you to ask your financial professional:

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

## **ADDITIONAL INFORMATION**

If you would like additional, up-to-date information or a copy of this relationship summary or our Form ADV Part 2AB brochure, please call us at (630) 674-7226.

**Conversation starter:** We at VIA IV encourage you to ask your financial professional:

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

You can ALSO contact us at [www.viaiv.com](http://www.viaiv.com) / Email : [jeff.holland@viaiv.com](mailto:jeff.holland@viaiv.com)  
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