

Aviance Capital Partners, LLC – Form CRS

Aviance Capital Partners, LLC (“we”, “our”, or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide discretionary and/or non-discretionary investment advisory services to retail investors, which include individuals and their trusts and estates. We first determine your investment objective. Then we invest or recommend that you invest your portfolio consistent with your investment objectives and the agreed upon strategy. Your account will generally be managed according to the selected strategy. However, we will periodically discuss with you whether the selected strategy remains appropriate. To the extent engaged to do so and specifically requested by a client, financial planning and related consulting services may be included in the engagement.

We generally provide our services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. However, we may agree to a non-discretionary relationship, which means we would obtain your consent prior to proceeding with an agreed upon course of action. You can place reasonable restrictions on the securities and types of securities we buy by notifying us, in writing.

We do not limit the scope of the universe of securities we use in managing client accounts, and each of our strategies may use different types of securities; although, we generally invest in exchange-listed securities, mutual funds, fixed income securities, structured notes, and exchange traded funds (“ETFs”).

We generally require a minimum asset level of \$500,000 and an annual minimum fee of \$5,000.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

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

Our fee is based on a percentage of your assets under our management, begins at the annual rate of 1.00%, and decreases with the more assets you entrust to our management. We generally deduct our fee from one or more of your investment accounts on a quarterly basis, in arrears, based upon the market value of assets on the last business day of the prior quarter. Because our fee is based on the amount of your assets on the last business day of the prior quarter under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets you entrust to us.

Your account will be held with a qualified custodian. Custodians may charge transaction fees for effecting certain securities transactions. In addition, your assets can be invested in mutual funds and ETFs. You will bear your pro rata share of the investment management fees and other fees of these investments, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and potentially include a management fee, distribution fee, and other fund expenses. 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.

<i>Help me understand how these fees and costs might affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>
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For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#).

A copy of our Part 2A is available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=697758

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:

* We recommend Charles Schwab & Co., Inc. and/or Fidelity Inc. and we receive support services from them. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.

* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

* Certain of our financial professionals are licensed insurance agents. This relationship presents a conflict of interest, because our financial professionals stand to receive additional compensation if you determine to purchase an insurance product or policy from them. You are free to use the services of any non-affiliated entity or person.

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

For more detailed information about our conflicts of interest, please review Item 4, 10, 11 and 12 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis and may receive discretionary bonuses. In the event an employee earns a bonus, they are based on various factors. Certain financial professionals are paid based on the amount of assets they introduce to us and service. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm.

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

One of our financial professionals was the subject of a customer dispute at a prior firm. The complaint was settled to avoid the cost of litigation. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (239) 598-4747.

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?