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## Introduction

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Alvarium Investment Advisors (US), Inc. (“AIA,” “**Alvarium**,” “**we**,” “**us**,” or “**our**”) is registered with the U.S. Securities and Exchange Commission as an investment adviser based in Miami, Florida.

Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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### What investment services and advice can you provide me?

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Alvarium offers investment advisory services to retail investors. Alvarium will meet with you to identify and discuss your financial goals, financial needs, level of investment risk that you are willing to bear and specific investment objectives. Alvarium will then review your existing portfolio and customize a portfolio of investments including stocks, exchange traded funds (“**ETFs**”), mutual funds, closed end funds, private fund vehicles, and other investments that can help you meet those goals and financial needs. As part of our investment advisory services, Alvarium may also provide estate planning, multi-generational education planning, and other consulting services to separately managed account clients.

If you provide Alvarium with discretionary authority, Alvarium will make investment decisions for your account and execute trades on your behalf. Alvarium also offers non-discretionary services, meaning that Alvarium will discuss its trade recommendations with you, but you will make the ultimate decisions regarding the purchase or sale of securities. Alvarium generally requires a \$5,000,000 minimum account balance but may waive the minimum in its discretion.

As part of the standard services Alvarium provides, Alvarium monitors the investments in your account on an ongoing basis, and specifically reviews your account at least quarterly to make sure the investments Alvarium recommends to you are meeting your financial goals. Additional information can be found by reading Items 4, 5, 8, 12, and 13 of Alvarium’s [Form ADV Part 2A Brochure](#).

**Conversation Starter** - *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?*

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### What fees will I pay?

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AIA offers advisory services for a fixed asset-based fee and performance fees that are set in and governed by the Agreements. AIA charges fees equal to the agreed-upon Fee percentage, applied to the average daily balance of the Account accrued monthly. The fee will be billed quarterly in arrears, calculated based on the ending Net Asset Value for the prior calendar quarter, and some clients pay a fixed fee.

The rate of fees we charge clients will depend on the value of the client’s assets. You can find a copy of our indicative percentage fee schedule in our [Form ADV Part 2A Brochure](#).

#### *Description of Other Fees and Costs*

You may be charged additional fees and/or expenses by third parties that include, but are not limited to, custodial fees, brokerage commissions, mutual fund fees and transaction fees. Certain investment products also charge management and/or performance fees in addition to Alvarium’s fees.

You will pay fees and expenses whether you make or lose money on your investments. Fees and expenses 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. Additional information is available by reading Items 5, 12 and 15 of our [Form ADV Part 2A Brochure](#).

**Conversation Starter** - *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?**

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**When Alvarium acts as your investment adviser**, Alvarium must act in your best interest, and not put our interest ahead of yours. At the same time, the way Alvarium makes money creates some conflicts with your interests. You should understand and ask about these conflicts because they can affect the investment advice Alvarium provides you. Here are some examples to help you understand what that means:

Alvarium has many clients, which means that our financial professionals may have a conflict in allocating time and investments to different clients. To address this conflict, Alvarium has standard allocation procedures and monitors client portfolios for compliance. Alvarium may recommend investment products that are issued, sponsored or managed by its affiliates. For additional information about our conflicts of interest, please read Items 5, 11, 12 and 14 of Alvarium's [Form ADV Part 2A Brochure](#).

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

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

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Alvarium pays our financial professionals a fixed salary, a variable compensation based on their assets under management and the advisory fees charged to our clients or a combination of both. Our financial professionals compensation varies based on several factors, including client service as well as acquiring and retaining client assets. We do not pay investment professionals based on assets under management; rather, the more consistent their investment performance is, the higher their compensation opportunity.

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

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No, Alvarium and our financial professionals do not have legal or disciplinary history. Additional information can be found in Item 9 of our [Form ADV Part 2A Brochure](#). Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research Alvarium and our financial professionals.

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

#### **Additional Information**

Please contact us at (305) 373 8033 or [compliance.USWM@AltTi-Global.com](mailto:compliance.USWM@AltTi-Global.com) for additional information about Alvarium's investment advisory services or to request a copy of this relationship summary.

**Conversation Starter** - *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?*

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