



## Avondale Wealth Advisors Form CRS Customer Relationship Summary

### Introduction

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Avondale Wealth Advisors is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Avondale Wealth Advisors provides advisory services / financial planning. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.

### Relationship Services

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

**We offer Investment Advisor Services to retail investors** that include Financial Planning and Portfolio Management Services.

- i. Review of portfolio assets, financial objectives, and cash flow
- ii. Asset allocation and monitoring of accounts
- iii. Securities recommendations
- iv. Insurance needs
- v. Retirement planning
- vi. Trust and estate planning
- vii. Savings, budgeting, college planning and tax planning

For discretionary accounts, we will evaluate your financial condition and risk tolerance in order to tailor our securities recommendations to meet your investment objectives and individual needs. For discretionary accounts, we will manage them inside of one of five models, unless otherwise agreed. We will have limited trading authority (discretionary authority) in your brokerage account by executing the appropriate documents with you and your custodian. The discretionary authority will allow us to enter securities transactions on your behalf, determining which securities and the amount of securities to buy or sell.

For non-discretionary accounts, you will make the ultimate decision regarding the purchase or sale of investments. We suggest a portfolio minimum of \$1,000,000, however, this minimum can be waived in certain circumstances. All portfolios are reviewed periodically throughout the year. More frequent reviews may be triggered by material changes in variables such as your individual circumstances or the market economic or political environment. **For additional information, please reference Form ADV Part 2A, Item 4 and Item 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 you 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

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#### **What fees will I pay?**

Our advisory fees are asset based. We charge an annual fee between 0.30% and 1.50% on a quarterly basis, in advance, based upon the market value of the assets on the last day of the previous quarter. For qualified clients, we charge an annual performance fee of up to 10%, in arrears, based on the net excess appreciation for the monies and securities in the account as described in the ADV Part 2 and as agreed upon in the Investment Management

Agreement. **The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account.** In certain circumstances we charge a flat fee for a one-time financial plan.

You will incur charges from Financial Institution(s) and other third parties such as custodial fees, fees related to a mutual fund or exchange traded fund in the account, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Clients will receive transaction fees. Such charges and fees are in addition to our advisory fee.

**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 our Form ADV Part 2A, Item 5**

### **What are your legal obligations to me when acting as my investment adviser?**

**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.

### **How else does your firm make money and what conflicts of interest do you have?**

We are licensed as insurance agents and/or registered representatives to originate insurance and/or investment products through general agents and broker/dealers. Your advisor receives insurance and/or brokerage commissions for the sale of those insurance and/or investment products. This conflict may offer your advisor an incentive to recommend insurance and/or investment products that produce insurance and/or brokerage commissions for the advisor.

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

We are compensated based upon a portion of the revenue we earn from you for providing you with financial planning and advisory services. Additionally, we are compensated based on factors such as the amount of client assets we service, the time and complexity required to meet a client's needs, commissions from product sales, and the sale of insurance products.

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

### Disciplinary History

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

**No.** A free search tool to research us and our financial professionals is available at [www.investor.gov/CRS](http://www.investor.gov/CRS)

**Conversation Starters:** Ask your financial Professional

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

### Additional Information

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**Additional Information about our services is available** [www.avondalewealth.com](http://www.avondalewealth.com) and if you would like to request an up-to-date copy of the relationship summary, contact us by email at [info@avondalewealth.com](mailto:info@avondalewealth.com) or telephone at 512-505-8148.

**Conversation Starters:** Ask your financial professional

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