

Veltria Advisors Corp.

Item 1: Introduction

Veltria Advisors Corp. (“Veltria”, “we”, “our”, or “us”) is an investment adviser registered with the U.S. Securities and Exchange Commission offering advisory accounts and services. Clients should understand that the service we provide and fees charged are different than those of a broker-dealer. This document gives you a summary of the types of services and fees we offer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers and, broker-dealers and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

Description of Services

We offer investment advisory services to retail investors. Our services include Portfolio Management, Financial Planning and Selection of Third-Party Advisors. As part of our standard services, we typically monitor client accounts on an annual basis.

Portfolio Management

We review your portfolio, investment strategy, and investments, providing ongoing portfolio management, and asset allocation and selection services. When engaging us for portfolio management services, you can choose whether you’d like us to provide services on a discretionary basis (we will have authority to determine the type and amount of securities bought or sold in your account) or on a non-discretionary basis (we will confirm any trades in your account before we place them).

Financial Planning and Selection of Third-Party Advisors

Financial planning services include assessing your financial situation to provide advice in line with your goals. Selection of third-party adviser services as requested by you, and for your use.

Limited Investment Offerings

We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio.

Account & Fee Minimums

Our firm does *not* have a minimum account size.

Additional Information

For more information about our services, please see *Item 4 and Item 7* of our *Form ADV Part 2A*.

Conversation Starters

- 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?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Description of Principal Fees and Costs

Our fees vary depending on the services you receive. Fees charged for Portfolio Management are based on assets under management. Typically, the annual fee is 1% but this is set on a client-by-client basis along with a 15% performance-based fee on capital appreciation. Because this fee is based upon the value of your account we have an incentive to recommend that you increase the level of assets in your account. When engaging us for Portfolio Management services, you may incur other fees and expenses. The broker-dealer/ custodian on your account will charge you transaction fees for executing trades in your account. You will also be charged internal fees and expenses based on the investment vehicle we use within your account. For Fixed Fee arrangements (Financial Planning), our fee is based on the amount of work we expect to perform for you. Material changes in the amount of work will affect advisory fees we quote you. Fees are typically charged quarterly (occasionally annually) in arrears.

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.

Additional Information

For more information about the fees we charge and other fees and expenses you will incur, please *see Item 5 of Form ADV Part 2A*.

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

Standard of Conduct

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:

- When you utilize our Portfolio Management services, the amount of assets you have in your account affects our advisory fee, the more you will pay us and thus we have an incentive to increase the assets to increase our fee.
- For performance- based fee arrangements, we make more money the better your investment returns are, we have an incentive to invest in riskier investments due to higher risk/ higher reward attributes.

Conversation Starter

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

Additional Information

For more information about our conflicts of interest and the ways we are compensated, please see *Item 5, Item 10, Item 11 and Item 12 of our Form ADV Part 2A.*

How do your financial professionals make money?

Description of Salary/ Payment of IARs

Primarily, our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above.

Additional Information

For additional information, see *Item 10 of our Form ADV Part 2A.*

Item 4: Disciplinary History

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

No, neither us, nor our investment adviser representative have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representative at <https://www.investor.gov/>.

Conversation Starter

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

Item 5: Additional Information

You can find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/189514>. If you have any questions or want an up-to-date copy of this relationship summary, contact us at (305) 318-7172.

Conversation Starters

- 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?