

## Item 1 – Introduction

Asio Capital, LLC (“Asio”, “we” or “us”) is registered with the Securities and Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, 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). The site also provides educational materials about broker-dealers, investment advisers and investing.

## Item 2 – Relationships and Services

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

We provide investment advisory services, which generally consist of discretionary investment management and basic financial planning and consulting, to individuals, high net worth individuals, trusts, and estates (our “retail investors”).

When a retail investor engages us to provide discretionary investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have discretionary authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we will have the authority (unless you impose restrictions on our discretionary authority) to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives and without prior consultation with you. Our discretionary authority over your account(s) shall continue until our engagement is terminated.

We do not hold ourselves out as providing financial planning and consulting services on a standalone basis. We may, upon specific client request, provide consultation services on investment and non-investment matters that are generally ancillary to the investment management process.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment.

We generally require a minimum of \$1,000,000 in investable assets, which may be waived or reduced at our sole discretion. We generally do not require a minimum annual fee.

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we typically service, please see Items 4 and 7, respectively in our [ADV Part 2A](#). Below are some common questions to consider when discussing investment advisory services:

*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?*

We provide our investment advisory services on a fee basis. When engaged to provide discretionary investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee will generally range from 0.50% to 1.15%, but may be negotiated on a client-by-client basis depending on various factors, including the complexity of the client relationship, personal or familial relationships, assets to be placed under management, anticipated future additional assets, related accounts, portfolio style, account composition, reports, and other factors.

We typically withdraw our AUM Fee from one or more of your investment accounts, in arrears, on a monthly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Many custodians charge brokerage

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=632686](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=632686)

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commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for mutual fund transactions, commissions may be charged for individual equity and fixed income transactions). In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees 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. Below is a question to consider when discussing investment advisory services:

*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?*

**Additional Information:** For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [ADV Part 2A](#).

***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 may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.
- \* We may receive additional benefits, such as investment research or other services which assist us in our decision-making process, from certain broker-dealers through which we execute client transactions.
- \* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which could have the effect of increasing our compensation.

Below is a question to consider when discussing our conflicts of interest:

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

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

Our financial professionals are compensated on a salary basis, with the opportunity for additional compensation tied to the net revenue generated by the firm. Financial professionals who maintain ownership interests in the firm also receive compensation in the form of ownership distributions, based on the firm's overall profitability. You should discuss your financial professional's compensation directly with your financial professional.

### Item 4 – Disciplinary History

***Do you or your financial professionals have legal or disciplinary history?*** No.

We encourage you to visit [www.Investor.gov/CRS](http://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?*

### Item 5 – Additional Information

*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?*

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our ADV Part 2A or this client relationship summary. Our Chief Compliance Officer may be reached by phone: (859) 785-4130.

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=632686](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=632686)