



AVIATOR'S WEALTH MANAGEMENT

Client Relationship Summary

Form CRS

May 1, 2024

Introduction

Aviator's Wealth Management LLC (AWM) is registered as an Investment Adviser with the U.S. Securities & Exchange Commission. Brokerage and Investment Advisory services and fees differ, and it is important to understand the differences. Research firms and financial professionals can access free and simple tools at investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including the following:

- We will regularly offer you investment advice, discuss your investment goals, design a strategy to achieve them, and monitor your account. We will also contact you annually (at a minimum) to discuss your portfolio.
- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a "discretionary account"), or we may give you advice, and you decide what investments to buy and sell (a "non-discretionary account").
- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. This means we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis, always acting in your best interest.
- We do not have requirements for retail investors to open or maintain an account or establish a relationship.

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](#).

Questions you should ask the Financial Professional:

- ◇ 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?

What fees will I pay?

We provide our investment advisory services on a fee basis. When engaged to provide 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 ranges based on objective and subjective factors we discuss and agree on with you but does not generally exceed 1.50%. We do not require a minimum asset level or impose a minimum fee for investment management services.

We typically deduct our AUM Fee from one or more of your 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 the accounts we manage.

We offer our wealth planning and consulting services on either a fixed fee basis, generally between \$2,000 and \$250,000, or on an hourly rate basis, from \$75 up to \$500. The fee for any subsequent work shall be agreed to prior to commencing the engagement.

The fee for our investment consulting/monitoring services is negotiated on a client-by-client basis.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all 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.

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](#).

Questions you should ask the 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?

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 are required by law 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 to custody your assets, and we may receive support services and/or products from that same custodian. Certain of these services assist us in better monitoring and servicing your account, while a portion may benefit our firm.

When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees. It will benefit us to recommend that clients increase the assets managed by us.

For more detailed information about our conflicts of interest, please review Items 5 and 10 of our [Form ADV Part 2A](#).

Questions you should ask the financial professional:

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

How do your financial professionals make money?

AWM's financial professionals may be compensated based on the amount of client assets that we service, the time and complexity required to meet a client's needs, and/or the revenue the firm earns from our advisory services or recommendations. You should discuss your financial professional's compensation directly with your financial professional.

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

No, the firm and its financial professionals do not have a reported disclosure.

Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research your financial professionals.

Questions you should ask the financial professional:

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

Additional Information

For additional information on our investment advisory services and to request a copy of the relationship summary, go to IADP at adviserinfo.sec.gov or to our website, www.aviatorswealth.com

You can call us at (352) 763-3335 to request up-to-date information and request a copy of the relationship summary.

Questions you should ask the financial professional:

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