PORTFOLIO ADVISORY PARTNERS LLC. **August 2026**

Form CRS – Client Relationship Summary

PORTFOLIO ADVISORY PARTNERS LLC is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Investment advisory and brokerage services and fees differ and it is important to understand the differences. Free and simple tools to research firms and investment professions can be found 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 internet-based automated equities portfolio investment advisory services to investors via our *Portfolio Optimizer*.

These services include:

(1) A free service for valuing clients' current portfolio and projecting potential performance based on Average Analysts' market projections.

(2) A paid service that offers an online optimal equities portfolio reconstruction for clients' current portfolio given clients' specific risk profiles based on age, liquid assets amongst others. This service employs our proprietary equities portfolio construction model to reconstruct the portfolio and recommend an optimal equities portfolio to clients.

(3) For clients without any current portfolio, a paid service that offers an online optimal equities portfolio construction for clients given clients' specific risk profiles based on age, liquid assets amongst others. This service employs our proprietary equities portfolio construction model to recommend an optimal equities portfolio to clients.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available upon request or online at https://adviserinfo.sec.gov/. **Brochure**

Questions to Ask Us ***(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?

What fees will I pay?

Our charges are not based on the size of your portfolio. We charge an access fee of $100 (subject to any sales discounts) for our Portfolio Optimizer.

The custodian or broker-dealer that holds your assets can also charge you account fees as well as transaction fees when you buy or sell investments for you based on our portfolio construction. These fees are in addition to our Portfolio Optimizer access fee. We do not receive nor share in any portion of those custodial or transaction fees. Some investments, such as mutual funds, exchange-traded funds, and private funds charge additional fees that will reduce the value of your investments over time.

Additional Information: ***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 about our fees is located in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at https://adviserinfo.sec.gov/.

Questions to Ask Us ***(Conversation Starters):***

- Help me understand how these fees and costs will 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 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.

Our fee is flat and is not related to the performance or size of your portfolio, and we do not receive compensation for the sale of securities or other investment products.

Questions to Ask Us ***(Conversation Starters):***

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

For additional information about our conflicts of interest that can affect our advisory relationship with you, please see our Form ADV Part 2A Brochure.

How do your financial professionals make money?

Our financial professionals are paid a fixed salary without any transaction-based compensation.

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

No, for both our firm and our professionals. ***Visit https://Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.***

Questions to Ask Us ***(Conversation Starters):***

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website at https://adviserinfo.sec.gov and a copy of this relationship summary is available by contacting us at (917) 412-0732.

Questions to Ask Us ***(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?