

## Avery Wealth Customer Relationship Summary

March 31, 2021

### Item 1—Introduction

Avery Wealth (“Avery”) is registered with the Securities and Exchange Commission as an investment advisor. It is important for you to understand that fees for broker-dealers and investment advisory services vary from firm to firm. Free and simple sources and tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which 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?

Avery offers a comprehensive array of investment advisory services to you, including investment strategy consulting, asset allocation, and portfolio management.

*Monitoring:* Avery monitors your investments at least quarterly (and more frequently in turbulent markets), as part of standard service to client accounts. In addition, Avery may assist you in selecting third-party money managers. The third-party money manager(s) selected by you will have specific methodologies, trading processes and operational practices beyond the control of Avery. Accordingly, Avery will only monitor each third-party money manager for adherence to the stated strategy and portfolio performance.

*Investment Authority:* Depending on your investment products, Avery may accept discretionary authority for you.

*Limited Investment Offerings:* When providing retirement plan-related consultation services, the advice and recommendations are limited to plan offerings.

*Account Minimums and Other Requirements:* Avery requests a minimum relationship size of \$200,000 for clients interested in receiving Investment Management Services, but we may waive the minimum conditions for pre-existing relationships, family members, where special circumstances exist, where the minimum can be reached within a reasonable time frame, or other considerations.

*Additional Information:* Investment strategies are generally long-term in nature, depending upon the stated individual needs of the client. The Adviser’s general investment approach may be both conservative and long range or follow a strategy that is guided by the client’s wishes. Avery Wealth provides advisory services for portfolios ranging from moderately aggressive to conservative, each designed to meet the varying stated needs of investors. The Adviser does not generally engage in short-term investments except where an investment is sold because the purpose for the holding is no longer applicable. More detailed information can be found by visiting <https://www.averywealth.com>, and choosing “[Resources](#)” from the pull down menus.

**Conversation Starters: Following are additional questions that you may ask a financial professional to start a conversation about relationships and 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?

The annual advisory fee is charged as a percentage of assets under management. For fee purposes, accounts with the same address are aggregated into households. The annual advisory fee is charged pursuant to the following schedule.

Market Value	Management Fee
First \$500,000	1.25%
Next \$500,000	1.10%
Next \$1,000,000	0.90%
Next \$1,000,000	0.80%
Over \$3,000,000	0.60%

Note: An investment advisor that charges an asset-based fee, such as Avery, may have a conflict of interest with the investor with regard to the amount of assets invested. The more assets there are in a client's investment account, the more the investor will pay in fees, and thus the firm may have an incentive to encourage the investor to increase the assets in his or her account.

*Description of Other Fees and Costs:* Avery may also charge hourly fees for college planning, consulting services, and other individualized services.

*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." For additional information, visit <https://www.averywealth.com>, and choose [Resources](#)>Firm Brochure, Item 5.

**Conversation Starter: You might ask the following question of a financial professional to start a conversation about the impact of fees and costs on investments: "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?*

*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. For example: investments where the manager or sponsor of your investments shares with Avery revenue it earns on those investments.

**Conversation Starter: You might ask the following question of a financial professional to start a conversation about conflicts of interest: "How might your conflicts of interest affect me, and how will you address them?"**

*Additional Information:* Avery may recommend its own services and/or other professionals to implement its recommendations. Clients are advised that a conflict of interest exists if Avery recommends its own services. Avery may receive additional compensation for administrative and marketing services. To address these potential conflicts of interest, Avery will make full disclosure of any additional economic benefit the firm has received from other profess and will amend this brochure periodically to disclose any changes in those benefits. For additional information, visit <https://www.averywealth.com>, and choose [Resources](#)>Firm Brochure, Item 11.

*How do your financial professionals make money?* Avery financial professionals are paid based on the amount of assets under advisement and any management duties for assistance with accounts or retirement plans.

#### Item 4—Disciplinary History

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

No; neither Avery nor its financial professionals have legal or disciplinary history.

Additional Information: You may visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research Avery and Avery's financial professionals.

**Conversation Starter: You might ask the following question of a financial professional to start a conversation about the financial professional's disciplinary history: "As a financial professional, do you have any disciplinary history? For what type of conduct?"**

#### Item 5—Additional Information

You may find additional information about Avery's investment advisory services and request a copy of this Customer Relationship Summary by visiting: <https://www.averywealth.com>.

Or, to obtain up-to-date information and request a copy of the Customer Relationship Summary, you may call: 517-783-1695.

**Conversation Starter: You might ask the following question of a financial professional to start a conversation about contacts and complaints: "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?"**