

Form CRS: Customer Relationship Summary

June 30, 2020

Aviso Wealth Management (AWM, we, our, or us) is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [investor.gov/crs](https://www.investor.gov/crs) which also provides information tailored to help educate retail investors about financial professionals, broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our Firm offers investment advisory services. Our principal investment advisory services include: Investment Supervisory Services, Individual Portfolio Management, Financial Planning, Pension Consulting Services and Consulting Services.

When you open an advisory account with our firm, we will meet with you to understand your current financial situation, future financial needs and goals, and risk tolerance. We will develop a personalized investment policy statement for you based on our analysis of your situation. We will invest your portfolio in line with your personalized investment policy statement and will continuously monitor your accounts and rebalance as necessary (at least annually).

Our advisory accounts are managed on a **discretionary** basis, which means our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis. Discretion includes the authority to determine the security to buy or sell, when to buy or sell, and /or the quantity to buy or sell. Our discretion can be limited by you by providing us written instructions. We have a limited number of **non-discretionary** accounts, in which the client makes the ultimate decision regarding purchase or sale of investments.

Financial planning services, pension consulting services and consulting services do not include ongoing monitoring or reviews but are completed as requested.

Our investment offerings are not limited to any specific type of investment or product.

We do not impose account minimums to open an advisory account with our firm.

For more detailed information about our advisory services, please see our [Form ADV 2A Brochure](#), Items 4 and 7.

What fees will I pay?

When you open an advisory account with our firm, you will pay an on-going management fee based on the value of the assets in your account. Please ask your advisor to provide you the specific management fee that you will pay. Fees are billed quarterly in advance at the beginning of each calendar quarter based on the total value of your account at the end of the previous quarter. The more assets that are in your account, the more you will pay us in fees, because the fee is calculated on the total value of your account. This causes a conflict of interest as we have an incentive to encourage you to increase the assets in your account.

Ask your 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?”

Ask your 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?”

We also have accounts with advisory agreements established prior to 2007 which bill the clients in arrears, but we do not establish arrears billing for new clients.

For financial planning and consulting services, fees are charged on an hourly or flat fee basis.

You will also pay additional fees to the custodian who holds your account, including wire fees, margin fees, transaction charges, and exchange fees. Also, you will pay any internal fees and expenses charged by some investments, such as mutual funds, exchange traded funds and unit investment trusts.

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, please see our [Form ADV 1A](#), Item 5.E. and our [Form ADV Part 2A Brochure](#), Items 5 and 10.

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.

Ask your financial professional:

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

Because we are compensated based on the value of your accounts (asset-based fees), we are incentivized to increase the value of your accounts. This could cause a conflict of interest to encourage you to increase your assets in your accounts.

Some of our firm employees are also licensed representatives and/or advisors with First Allied Securities and/or First Allied Advisory Services (a non-affiliated broker dealer/advisory firm). They are also licensed insurance agents. This could cause a conflict of interest and provide an incentive to recommend using brokerage services at First Allied or purchasing insurance that may provide a higher level of compensation to them or the firm.

For more detailed information about our conflicts of interest, please see our [Form ADV 2A Brochure](#), Items 10, 11 and 12.

How do your financial professionals make money?

Our financial professionals are employees and compensated through salaries. They also may receive a bonus at the discretion of the firm leadership. Employee compensation is not based on how many accounts they open or the types of products they recommend to clients.

Do you or your financial professionals have legal disciplinary history?

Ask your financial professional:

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

No, our firm does not have legal disciplinary history, but yes, some of our professionals have disciplinary or legal history. Visit Investor.gov/CRS for a free and simple tool to research our firm or your financial professional.

Additional Information

You can get additional information about our firm and services at <https://adviserinfo.sec.gov/firm/summary/108146> including copies of our most recent Form ADV 2A brochure and relationship summary. You can also call (206) 622-1210 or email info@avisofinancial.com and request a copy of our firm brochures and relationship summary.

www.AvisoWealthManagement.com

Ask your financial professional:

“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?”