



## CLIENT RELATIONSHIP SUMMARY

JUNE 30, 2020

Via Global Advisors, LLC (“VGA”) is registered as an investment advisor with the Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a level of skill or training.

*Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.*

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

As a wealth manager, we provide a comprehensive range of advisory services to a select group of high net worth individuals and families. VGA’s investment services include determination and ongoing confirmation of objectives, risk tolerance and ability to bear risk, asset allocation, portfolio management, investment manager search, selection, and monitoring, and coordination of services from investment managers and custodians, as well as estate planning, tax, insurance, philanthropic and other experts. We do not provide tax or legal advice. Depending on your needs and preferences, your investment portfolios may be managed in the following ways (or in combination): (i) ongoing evaluation and monitoring of third-party investment managers (“Independent Managers”) selected by you, (ii) we will manage your investment portfolio directly, (iii) we will directly hire and manage one or more unaffiliated third-party advisors to manage all or a designated portion of the portfolio.

We may manage your investment portfolio on a discretionary or non-discretionary basis. If we have discretionary, we have full authority to make investments in your account subject to any reasonable restrictions. In either case, as part of our standard service we will continuously monitor your accounts. We are not limited to any specific product or services offered by any broker-dealer or insurance company.

We do not have a formal minimum account size requirement; however, our fee structure does not make it economical to manage smaller accounts that are not part of a bigger relationship.

For additional information about our services, see Items 4 and 7 of Form ADV Part2a Brochure available at: <https://viaglobaladvisors.com/disclosures>

### **Ask our investment professionals:**

***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 relative experience, including your licenses, education and other qualifications?***

### **What fees will I pay?**

VGA fees are determined by a number of factors including the amount and nature of the assets in the accounts, whether the assets are managed on a discretionary basis, the complexity of your finances, etc. We typically charge an annual relationship fee. If we also manage your investment portfolio you will be charged a fee calculated as a percentage of the assets under management in your account. Most of these fees are payable in quarterly installments in advance. Our standard minimum annual fee is \$25,000. We may also bill you for certain out-of-pocket costs, e.g., travel.

We reserve the right, in our sole discretion, on a case-by-case basis, to negotiate fees.

You may also pay certain other fees and expenses including the fees of any sub-advisors hired to manage all or part of your account. You will also pay fees charged by custodians, brokers, bankers and other third parties. Some investments, such as mutual funds and ETFs, are subject to fund-level expenses, and may have sales loads and transaction fees as described in the fund’s prospectus.

*Please note that 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 about our fees, see Item 5 of Form ADV Part2a Brochure available at: <https://viaglobaladvisors.com/disclosures>

**Ask our investment professionals:**

***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 your fiduciary. This means that 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 that we provide you.*

For example, because we may charge asset-based fees, the more assets that are in your account, the more you will pay to us in fees. Therefore, we have an incentive to encourage you to increase the assets in your account rather than using the assets for other purposes. If we assume responsibility for paying any sub-advisors that we hire for your account, we would have an incentive to select firms that charge the lowest fees. Sub-advisors may also reimburse Via Global for certain expenses.

**Ask our investment professionals:**

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

For additional information about conflicts of interest, see Form ADV Part 2a Brochure available at: <https://viaglobaladvisors.com/disclosures>

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

One of our financial professionals is also the owner of the firm and therefore profits from any revenues the firm generates. Other investment professionals are paid a salary and a discretionary bonus. We have a fiduciary duty to act in your best interest at all times. However, you should be aware that our investment professionals benefit financially from the firm's revenues, and therefore have an incentive to encourage you to increase the size of your account.

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

Yes. When the firm and its owner registered with MA as an investment adviser in 2014, the firm disclosed it had begun operating in the prior year. The MA Securities Division assessed penalties and fees (\$650 in total) to VGA and its owner.

**Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.**

**Ask our investment professionals:**

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

**Additional Information**

Additional information about Via Global Advisors, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Via Global Advisors, LLC is 171399. You can find additional information about our services and request a copy of the relationship summary by visiting [www.viaglobaladvisors.com](http://www.viaglobaladvisors.com) or by calling us at 617-733-9872.

**Ask our investment professionals:**

***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?***