

## Item 1 Introduction



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June 25, 2020

**Part 3 of Form ADV**

**DISCLOSURE BROCHURE**

***Investment Adviser Registered in Indiana, Illinois and Texas***

This brochure is being provided to give you additional information about the relationship between you and EVIA Investment Advisors LLC (EVIA). We want to be sure you understand that brokerage and investment advisory services and fees differ and that it's that you understand those differences.

Free and easy to use tools are available to help you research financial firms and professionals at [Investor.gov/CRS](http://Investor.gov/CRS). Additional information about EVIA Investment Advisors LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Relationships and Services

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

We offer investment advisory services to retail investors. These services consist of an assessment of your comfort with investment risk and volatility, and development and maintenance of a portfolio to help you achieve your goals within the limits of your risk comfort level. Portfolios are, generally, managed in a “wrap” account, which means that the costs associated with managing your portfolio are “wrapped” into the fee you pay us. We may also provide financial planning services for some retail investors who do not hire us to manage their investments. In those cases, a separate hourly fee is charged.

We manage your investments on a discretionary basis. That means that we act on our recommendations without the need to gain additional approval from you. This helps us to be more efficient and make changes to your portfolio in a timely manner. Discretionary authority is a part of the agreement we sign at the beginning of our relationship and remains in place throughout the time we are working together.

In general, we work with retail investors who have a minimum of \$100,000 to invest. We may, at our discretion, work with investors who have less than \$100,000, but are reasonably close to that amount. In many of those

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situations, we will use Exchange Traded Funds (ETFs) instead of individual securities, so we can achieve proper diversification.

### **Item 3 Fees, Costs, Conflicts, and Standard of Conduct**

*What fees will I pay?*

For investment advisory services, we bill each calendar quarter, in advance. That means you are paying for services to be rendered in the coming months. You will pay an annualized fee between 1.5% and .75%, depending on the value of the assets we manage (the complete breakdown is available in our ADV 2A and our Client Agreement). Because we use wrap accounts and most trade costs are included, our fee may be higher than other asset-based advisors. Some of our clients may choose a financial planning arrangement instead of an asset management arrangement. Those clients pay an hourly fee of \$200.

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.

**Conversation starter:** *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?*

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 is an example to help you understand what this means.

Example: Our fee structure rewards us for having more assets under management. As a result, we may recommend you bring additional assets to our firm.

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

*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?*

### **Item 4 Disciplinary History**

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

Yes

In June of 2019, EVIA Investment Advisors LLC and its president, Daniel Reichart, were sued by Casey Kemerly and Kemerly Services, LLC. We strongly deny any and all accusations in the suit and have filed a counter claim. The outcome and findings of these actions is still pending.

### **Item 5 Additional Information**

Additional information about EVIA Investment Advisors LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can request up to date information, including the most recent copy of our regulatory filings, by calling (855) 800-0825.

**Conversation starter:** *Who is my primary contact person? Is he/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?*