

AVIATOR WEALTH GROUP

July 8, 2024

INTRODUCTION	<p>AWG QOFb LLC, doing business as Aviator Wealth Group (“AWG”), is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
RELATIONSHIPS AND SERVICES	<p>WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?</p> <p>AWG offers investment advisory and financial planning services to individuals, high net-worth individuals, foundations, trusts, estates, corporations, and charitable organizations. AWG manages advisory accounts on a discretionary and non-discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm’s standard advisory services. With our non-discretionary relationship, calls will be placed presenting the recommendation made and only upon your authorization will any action be taken on your behalf. Our Firm does not impose an account minimum to initiate the advisory and asset management services. Our Firm offers financial planning services and provides strategies to address the client’s holistic financial picture, including estate, income tax, charitable, cash flow, wealth transfer, and family legacy objectives.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • 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? <p>MORE INFORMATION REFER TO FIRM’S PART 2A BROCHURE (ITEM 7, 8, 13, & 16)</p>
FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT	<p>WHAT FEES WILL I PAY?</p> <p>AWG charges a fee as compensation for providing Investment Management services. Fees are based upon a percentage of assets under management not exceeding 0.95%. Fees are billed quarterly in advance and calculated based on the average daily balance of the Account during the current billing period. Although Aviator Wealth Group has established a maximum annual fee as stated above, we retain the discretion to negotiate alternative fees on a client-by-client basis. Our fees generally increase as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management. 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.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • 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? <p>MORE INFORMATION REFER TO OUR FIRM’S PART 2A BROCHURE (ITEM 5)</p>

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT	<p>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?</p> <p>When we act as your investment adviser, we have a legal, fiduciary obligation 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. We want you to understand and ask us about these conflicts because they can affect the investment advice we provide you. Our Code of Ethics is designed to assure that the personal securities transactions, activities, and interests of our investment advisors will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing investment advisors to invest for their own accounts. Our Firm and/or investment advisors or employees may buy or sell for their personal accounts securities that are identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client. It is the expressed policy of our Firm that no investment advisor may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such investment advisor(s) from benefiting from transactions placed on behalf of advisory accounts. We recognize the fiduciary responsibility to place the client's interests first and have established policies in this regard to avoid any conflicts of interest.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>MORE INFORMATION REFER TO FIRM'S PART 2A BROCHURE (ITEM 10, 11, 12, & 14)</p> <p>HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?</p> <p>Our Financial Professionals are compensated based on the revenue our Firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation through various carriers. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.</p> <p>MORE INFORMATION REFER TO FIRM'S PART 2A BROCHURE (ITEM 5, 10, 11, 12 & 14)</p>
DISCIPLINARY HISTORY	<p>DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?</p> <p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our Financial Professionals.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • As a Financial Professional, do you have any disciplinary history? For what type of conduct? <p>FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9</p>
ADDITIONAL INFORMATION	<p>For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our Firm's IARD number is: 331993. You may also contact us directly for up-to-date information and request a copy of the relationship summary at: 720-371-3135</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?