

Form ADV Part 3 – Client Relationship Summary

Date: January 31, 2026

Item 1: Introduction

Azimum Investment Advisors LLC is an investment adviser registered with the Securities and Exchange Commission offering investment advisory services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? We offer *investment advisory services* to retail investors, including individuals, high-net-worth individuals, trusts and estates, corporations and other entities, and retirement plans and IRAs. We typically provide *discretionary and non-discretionary portfolio management*:

- In discretionary accounts, you give us authority to buy and sell investments in your account without asking you in advance for each trade.
- In non-discretionary accounts, we provide advice and make recommendations, but you make the final decision about each investment.
- We also provide portfolio management services where we review your portfolio the investment strategy.

We generally provide ongoing monitoring of accounts as part of our standard services. We review your portfolio and make or recommend changes as appropriate, based on your goals, risk tolerance, and other information you provide. We **do not** sponsor a wrap fee program. We may provide investment advice using a variety of investments (such as funds, ETFs and other securities) and we may offer different strategies for different clients. Our minimum account size is generally \$500,000, although we may grant exceptions in our discretion. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Conversation Starters – Ask your financial professional:

- "Given my situation, should I choose discretionary or non-discretionary management? Why?"
- "How will you choose investments for me and how often will you review my account?"
- "What is your minimum account size and under what circumstances would you make an exception for me?"

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: Help me understand how these fees and costs might affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? You will pay an advisory fee based on the value of the assets we manage for you. The fee schedule in your advisory agreement is expressed as a percentage of your assets under management (AUM). As the market value of your accounts increases, the advisory fees you pay us also increase, which gives us an incentive to increase the value of your accounts. For certain accounts *there is also a **minimum platform fee per account to cover platform costs which could amount to:***

- \$3,750 per quarter for discretionary accounts; and
- \$1,250 per quarter for non-discretionary accounts.

Your account will be charged either this minimum platform fee or the advisory fee calculated on AUM, whichever is greater. We also may enter into fixed-fee arrangements based on the amount and complexity of the work and the types of investments selected. Material changes in the work we perform or in your investments may require a change in the advisory fee. Advisory fees are generally charged quarterly in arrears, and you pay our advisory fees even if there are no transactions in your account during the period. In addition to our advisory fees, you will pay other fees and costs to third parties, such as custody fees, transaction charges, and the internal fees and expenses of funds or other investments in your account. These fees and costs will reduce the value of your investments over time. You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#) for additional details. As a fiduciary to you, we work to reduce these fees and costs.

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Conversation Starters – Ask your financial professional:

- “Help me understand how these fees and costs affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs over one year?”
- “Do you ever change your fees and, if so, how will I be told about it?”

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 and our financial professionals make money creates some conflicts of interest. You should understand these conflicts because they can affect the advice we provide you.

Examples of our material conflicts include:

- **Asset-based fees:** Because we charge fees based on the value of your account, we benefit when your assets under our management increase. This may give us an incentive to encourage you to add assets or to keep assets with us rather than, for example, paying down debt or making other uses of your money.
- **Dual registration of financial professionals:** Some of our financial professionals are also registered representatives of a broker-dealer and may provide separate brokerage services or sell other products through that firm. They do not receive commissions or other compensation in that capacity to minimize their incentive to recommend brokerage services or products that result in additional compensation. Please also see Item 10 of our [Brochure](#) for additional details.

How do your financial professionals make money? We are generally compensated through some combination of salary and/or variable compensation (such as discretionary bonuses) that may be tied to the overall revenues or profitability of the firm, including advisory fees we collect.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? During the year 2024, AZ Apice (operating as part of AIA's consolidated operations) was part of an industry-wide enforcement sweep conducted by the Securities and Exchange Commission (SEC) regarding the New Investment Advisors Marketing Rule. The SEC found that for a specific period of time the firm disseminated on its website, to a mass audience, statements that were found to be misleading. Specifically, statements that contained language that asserted that the firm was "conflict free" or "free from conflicts". As a result, the firm violated Section 206(4) of the Advisers Act and Rule 206(4)-1(d). The firm revised and removed the language from its public website. The SEC issued a final order in September 2024 with corrective actions completed by October 2024, and the matter is now closed. The Order can be found by visiting www.sec.gov/files/litigation/admin/2024/ia-6679.pdf.

AIA has no other material disciplinary information applicable to this Item beyond the matter noted above.

Item 5: Additional Information

Questions to ask us: 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?

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/134626> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 1 (786) 866-3700.

Conversation Starters – Ask your financial professional:

- “Who is my primary contact person?”
- “Is that person an investment adviser representative or also a registered representative of a broker-dealer?”
- “Who can I talk to if I have concerns about how this person is treating me or about my investments?”

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Exhibit A – Material Changes to Client Relationship Summary

Our Form was adjusted to reflect our merged entity and we amended the disclosure re: Disciplinary History.