

## AVESTAR CAPITAL LLC– FORM CRS

### Introduction

Avestar Capital, LLC (“Avestar”, “we”, “us” or “our”) is an investment adviser registered with the Securities and Exchange Commission (SEC). **Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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 advisers, and investing.**

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

Avestar offers wealth management, financial planning, asset management, consulting, due diligence and investment advisory services to retail investors on a discretionary or non-discretionary basis. A discretionary account allows us to buy and sell investments in your account without asking for your approval in advance. A non-discretionary account means that you decide what investments to buy and sell. Generally, the minimum investment amount to open an account with us is \$1,000,000 but we may waive such minimums based on a number of factors. We monitor your account on an ongoing basis and provide advice. We do not limit the types of investments that we recommend.

**For additional information, please see our Form ADV Part 2A, Items 4, 7, 13 and 16.**

**Conversation Starters. 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?**

### What fees will I pay?

Fees for portfolio management services offered by Avestar are based on a percentage of the assets in your account and range from 0.20% to 2.0% depending upon the type of service and the amount of assets that we are managing. Our advisory fees are negotiable, depending on individual client circumstances.

We charge a negotiable fixed fee (\$2500 minimum) for financial planning services that varies depending on the scope and complexity of the plan. We charge a negotiable flat fee (\$5000 to \$15000 depending on complexity) for due diligence. We may invest, or recommend investments, in mutual funds, exchange traded funds, alternative investments, private funds and third-party money managers. Fees paid to us for investment advisory services are separate and distinct from the fees and expenses charged by the products described above. We charge a technology fee of 2 basis points for account reporting. Depending on your custodian and based on your investments, you will also incur custody and clearing fees, and transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer, or custodian through whom your account transactions are executed and where your assets are custodied. We do not receive any fees from broker dealer or custodian transactions. We do not charge performance-based fees.

We charge additional fees for our 3Alpha strategies with fees ranging from .20 to .50 basis points in addition to our standard advisory fee. . Where suitable we will allocate all or a portion of your assets to a third-party money manager or use a model portfolio to implement your account. Fees and expenses will vary due to the selected manager and model and are disclosed in ours or the manager’s Form ADV Part 2A, which is provided to you upon opening an account.

**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. Additional information about our advisory services is in the Fees and Compensation section of our Firm Brochure, which is available online at <https://>

Questions to ask us:

- 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 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

- Proprietary Products: We offer proprietary private funds for which we serve as investment adviser and General Partner. We receive investment management fees from these funds and therefore have an incentive to recommend them to you.
- Third-Party Payments: We do not receive additional compensation from any other third party. We do not engage in principal transactions, whereby we would buy or sell any security to or from us to you.

**Conversation Starter. Ask your financial professional:**

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

For additional information, please see our Form ADV Part 2A.

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

Our financial professionals are primarily compensated with a fixed annual salary and discretionary bonus. Additional compensation may be based on the amount of client assets they service, the time and complexity needed to meet a client's needs and the revenue the firm earns from advisory services. There is no compensation linked to the investments offered or from sales commissions.

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

**No.** Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals. Please see <https://brokercheck.finra.org/individual/summary/4579996> for more information.

**Conversation Starter.** Ask your financial professional:

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

**Additional Information**

For additional information about our services or to request a copy of Form CRS, please contact us at: 400 Madison Avenue, Floor 21 New York, NY 10028, via telephone at (212) 706-4140 or on our website at [www.avestarcapital.com](http://www.avestarcapital.com)

**Conversation Starter. Ask your financial professional:**

- Who is my primary contact person? Is he or she a representative of an investment-adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

## **Exhibit A**

### **Material Changes**

**This Form CRS dated December 15, 2021, was updated to provide additional information about the investment advisory services GCS provides, clarifications regarding the technology fee, and conflicts that are present when we allocate client funds to our affiliates.**

**This Form CRS was amended May 5, 2022, to remove language regarding an affiliated investment adviser that is no longer affiliated with the firm.**

**This Form CRS was amended on January 19, 2023 to remove the disciplinary response as we have no longer disciplinary information to disclose. We also removed references to the Options Overlay strategy and fees and added information and fee schedules for our newly created 3Alpha strategies.**

**This Form CRS was amended on February 28, 2025 to reflect the removal of our relationship with Dynasty Partners, disclose our use of model portfolios, and note the change in our investment minimums.**