Tred Avon Family Wealth, LLC

Form CRS - Customer Relationship Summary
June 1, 2025

Introduction

Tred Avon Family Wealth, LLC, is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services fees can 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What Investment Services and Advice Can You Provide Me?

Tred Avon Family Wealth, LLC ("TAFW") offers wealth management services to retail investors and family clients on a discretionary and non-discretionary basis, as well as separate financial planning services, consulting services, and portfolio management by independent managers and sub-advisors. Our services are designed to address many different types of investors and their particular objectives, needs, and preferences.

If you retain our firm for investment management services, you will pay an ongoing asset-based fee at the end of each quarter for our investment management services, based on the value of the cash and investments in your advisory account. In addition, we offer Financial Planning and Consulting services where fees may be flat, fixed, or hourly. We will meet with you in person, if possible, otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio's performance on an ongoing basis. If you participate in our discretionary investment management services, the authorization will enable us to manage your account regarding the purchase and/or sale of investments without your prior approval for each transaction, until the termination of our agreement. You may limit our discretion by providing our firm with your restrictions and guidelines in writing. If you enter into a non-discretionary arrangement with our firm, you are required to make the ultimate decision regarding the purchase and/or sale of investments, and we must obtain your approval prior to executing any transactions on behalf of your account.

When we refer you to an unaffiliated investment advisor to manage your portfolio, that unaffiliated investment advisor will buy and sell investments in your account on a discretionary basis.

In general, the Firm requires a minimum of $5,000,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size.

The Firm does not offer a wrap fee program.

For additional information, please see TAFW's ADV at www.adviserinfo.sec.gov (Part 2A brochure, Items 4 and 7)

<u>Conversation Starters.</u> 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?*

Fees, Costs, Conflicts, and Standard of Conduct.

What Fees Will I Pay?

For investment management services, you will be charged an ongoing management fee based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged quarterly in advance based on the value of your account on the last day of the previous period. The asset-based fee reduces the value of your account and will be deducted from your account. Our current fee schedules are described in our Form ADV Part 2.

Investment management clients generally pay a management fee ranging up to 1%, depending on the size of the account. If you choose to utilize our financial planning or consulting services, you will pay an addition fee as detailed in the Financial Planning and Consulting Agreement.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. Combining account values will increase your total assets under management, which may result in your paying a reduced advisory fee percentage. Although the effective management fee rate will decrease the larger your account, the total management fees you will pay will likely increase as you increase the total amount of assets under our management, and therefore, we generally have an incentive to encourage transferring or depositing additional assets into your account.

Other fees and costs include custodian fees, account maintenance fees, and third-party investment management fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

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, please see TAFW's ADV at www.adviserinfo.sec.gov (Part 2A brochure, Items 4 and 7)

***Conversation Starters.* Ask your financial professional –**
- *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 required to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. The Firm has systems in place to mitigate the conflicts of interest that arise from the way we are paid. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here is an example to help you understand what this means.

- As your account value goes up, and while the investment management fee percentage may stay the same, the total compensation you pay us goes up proportionally.

***Conversation Starters.* Ask your financial professional –**
- *How might your conflicts of interest affect me, and how will you address them?*

For additional information, please see TAFW's ADV at www.adviserinfo.sec.gov (Part 2A brochure, Item 10).

How do your financial professionals make money?

Our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics such as client retention and referrals. Salaries are ultimately derived from the revenue the Firm earns from the financial professional's advisory services or recommendations. We do not receive a referral fee when referring you to an unaffiliated investment advisor. We are not compensated based on the product sold or by product sales commissions.

Disciplinary History

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

***Conversation Starters.* 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, including up-to-date information about the firm and/or a copy of this disclosure, please contact Stacy Sizemore, IACCP®, at (971) 371-3450. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account, or a financial professional, you may contact Frances E. Spurry at (410) 690-3268.

***Conversation Starters.* 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?*