

**Item 1 Cover Page**



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April 11th, 2025

**This brochure provides information about the qualifications and business practices of Avanti Wealth Management, CRD# 319737. If you have any questions about the contents of this brochure, please contact us at (201) 729-3777. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as a registered investment advisor does not imply a certain level of skill or training.**

**Additional information about Avanti Wealth Management also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Material Changes**

April 11, 2025 – Item 12 was amended to clarify the language concerning soft dollar benefits received by Avanti.

The material changes discussed above are only those changes that have been made to this brochure since the firm's last annual update of the brochure. The date of the last annual update of the brochure was March 6, 2025.

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## Item 4 Advisory Business

Avanti Wealth Management is a state registered investment advisor firm.

The principal owner of Avanti Wealth Management is Pasquale Pisani, Wealth Manager.

### Advisory Services

Avanti Wealth Management (“Avanti” or “Advisor”) principal service is providing fee-based investment advisory services and financial planning services. The Advisor practices custom management of portfolios, on a **discretionary** basis, according to the client’s objectives. The Advisor’s primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. The Advisor may use exchange listed securities, exchange traded funds (ETF’s), over-the-counter securities, foreign securities (ADRs), warrants, corporate debt securities, commercial paper, CDs, variable annuities, municipal securities, mutual funds, and United States government securities to accomplish this objective. The Advisor measures and selects exchange traded funds or mutual funds by using various criteria, such as low expense ratios, consistent performance, and ratings by Morningstar. The Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend or income potential. The Advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client’s risk tolerance. The advisor does not offer 3<sup>rd</sup> party management or proprietary investment models that are typically offered by large banks or brokerage firms.

### Qualified Retirement Plan Advisory Services

Avanti will offer pension consulting services to Qualified Plans. Avanti will utilize an Investment Policy Statement when providing standardized asset allocation recommendations for the investment of assets within Qualified Plans. In cases where Avanti provides ERISA Section 3(38) fiduciary investment services, Avanti is responsible for the implementation of recommendations for the Qualified Plans. Where Avanti provides ERISA Section 3(21) fiduciary investment recommendations, the trustee and the investment committee are responsible for implementation of recommendations.

Avanti may offer other pension advisory services that include but are not limited to educational seminars, plan surveys, evaluations of vendor's services or special projects on behalf of the plan sponsor.

As part of the Advisory Agreement for Pension Plans, Avanti may provide services as follows for qualified retirement plans:

### Fiduciary Services

The Advisor may perform the following Fiduciary Services:

- (i) Provide discretionary and non-discretionary investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client shall have the final decision-making authority regarding the initial selection, retention, removal and addition of investment options.
- (ii) Assist the Client with the selection of a broad range of investment options consistent with ERISA section 404(c) and the regulations thereunder.
- (iii) Assist the Client in the development of an investment policy statement (IPS). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the investment policy statement.
- (iv) Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain or remove and replace investment options.
- (v) Meet with Client on a periodic basis to discuss the reports and the investment recommendations.
- (vi) Provide discretionary and non-discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative ("QDIA") for participants who are automatically enrolled in the Plan or who otherwise fail to make an investment election. The Client retains the sole responsibility to provide all notices to participants required under ERISA section 404(c)(5).

#### Non-Fiduciary Services

The Advisor may perform the following Non-Fiduciary services:

- (i) Assist in the education of the participants in the Plan about general investment principles and the investment alternatives available under the Plan. Advisor's assistance in participant investment education shall be consistent with and within the scope of section (d) of the Department of Labor Interpretive Bulletin 96-1 (i.e., the definition of investment education). As such, the Advisor is not providing fiduciary advice (as defined in ERISA) to the participants. Advisor will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- (ii) Assist in the group enrollment meetings designed to increase retirement plan participation among employees and investment and financial understanding by the employees.

Advisor may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Advisor and Client.

The Advisor's roles and actions in fulfilling all responsibilities pertaining to this Agreement shall not include those of the Plan's Trustee, and will be performed solely at the direction of the Plan Sponsor, its authorized officers, employees and/or agents. At no time will the Advisor accept, maintain possession of, or have custodial responsibility for, the Plan's assets. The Advisor will not advise, in any manner, any Participant, person or entity related to the Plan other than the Plan Sponsor, except where the Participant is an advisory client of Avanti under a separate advisory agreement. Communicational and educational activities in which the Advisor engages related to Participants in the Plan shall be solely at the direction of the Plan Sponsor, and shall not be represented by the Advisor or Plan Sponsor as investment, tax or legal advice. The Advisor is not licensed to provide, shall not provide, nor be construed to provide, the services of an attorney or accountant.

### Financial Planning

In addition to investment supervisory services, Avanti may provide financial planning services to some of its clients. The Advisor's financial planning services may include recommendations for portfolio customization based on the client's investment objectives, goals and financial situation, recommendations relating to investment strategies as well as tailored investment advice. Financial planning may also include non-investment advice such as developing strategies to achieve retirement or other financial goals, tax optimization strategies, cash flow and budgeting analysis and recommendations, financing and financial education, estate planning, and asset protection strategies.

Avanti will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose certain restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

Avanti does not provide portfolio management services to wrap fee programs.

As of December 31, 2024, Avanti had \$67,284,000 in discretionary and \$1,078,000 in non-discretionary client assets under management.

## **Item 5 Fees and Compensation**

### Asset Management Fees

Pursuant to an investment advisory contract signed by each client, the client will pay Avanti an annual management fee based on the rates shown in the table below. One-fourth of the annual fee is payable every three months in advance, based on the market value of portfolio assets of the account managed by the Advisor as of the end of the prior billing period. New account fees will be prorated from funding of the account to the end of the quarter.

<b>Account Value</b>	<b>Annual Fee</b>
First \$500,000	1.50%
Next \$500,000	1.25%
Next \$1 million	1.00%
Over \$2 million	0.75%

Fees will be calculated on a blended tier schedule. These fees may be negotiated at the sole discretion of the Advisor. The fee schedule applies to all clients, including Qualified Plans. Asset management fees will be directly deducted from the client account every three months by the qualified custodian. The client will give written authorization permitting the Advisor to be paid directly from their account held by the custodian. The custodian will send a statement at least quarterly to the client and the Advisor will also send an invoice to the client outlining the fee calculation and time period covered, and the amount withdrawn from the client account each time the fee deduction invoice is sent to the qualified custodian. **To ensure there is sufficient cash to pay the annual fees, Avanti requires that clients accounts maintain 1.50% in cash.** Avanti does not charge an account setup fee.

Avanti uses Charles Schwab & Co.'s Client Reports through its Portfolio Connect to produce performance reports for clients. The cost of this service is passed through to clients and included in the billing of the management fee. **The annual cost of this service is approximately \$60 per account.**

#### Hourly Fee

Avanti will provide financial planning advice based on an hourly fee. The Advisor's hourly fee will be billed at a rate of \$600 per hour and may be negotiated at the discretion of the Advisor. Hourly fee-based clients are billed monthly in arrears for the hours expended during the month.

For each of the Advisor's services described above, the Client may terminate these services within five business days of the effective date of an Agreement signed with the Advisor without any payment of the Advisor's fee and without penalty.

All fees paid to Avanti for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders and the product sponsor in the case of variable insurance products. These fees and expenses are described in each fund's or variable product's prospectus. These fees will generally include a management fee and other fund expenses. Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Advisor's fee is separate and distinct from the custodian and execution fees.

Avanti's management fee is payable in advance. Upon termination, any fees paid in advance will be prorated from the last billing date to the date of termination, and unearned fees will be refunded to the client.

Where acting in the capacity of an insurance agent, investment advisor representatives (IARs) of Avanti may as agent effect insurance transactions for typical and customary compensation. This practice presents a conflict of interest by creating an incentive to recommend investment products based on the compensation received, rather than on a client's needs. Avanti will pursue fee-based annuities or insurance products to maintain acting as a fiduciary for Clients. When a fee-based product is not available, Avanti will compare several product quotes from various investment grade insurers to provide clients choice at competitive pricing. That being said, Clients of Avanti are not required to utilize the IARs in their capacity as insurance agents for the purchase of investment products. Avanti has established a Code of Ethics to address conflicts of interest. See

the response to Item 11 below for more information on the Code of Ethics. A client may be able to invest in products recommended by the firm directly, without the services of Avanti. In that case, the client would not receive the services provided by Avanti which are designed, among other things, to assist the client in determining which products or services are most appropriate to each client's financial condition and objectives. Commissions from the sale of investment products do not represent 5% or more of the revenues received by Avanti or its IARs.

#### **Item 6 Performance-Based Fees and Side-by-Side Management**

Avanti does not charge performance-based fees.

#### **Item 7 Types of Clients**

The Advisor will offer its services to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, and corporations or business entities.

**The Advisor's cumulative minimum account requirement for opening and maintaining an account is \$100,000 for a household.** However, the Advisor may at its sole discretion accept accounts with a lower value.

#### **Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

The Advisor may utilize fundamental, technical or cyclical analysis techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of businesses involves analyzing its financial statements and health, its management and competitive advantages and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives; to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions and to calculate its credit risk.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall.

Cyclical analysis of economic cycles is used to determine how these cycles affect the returns of an investment, an asset class or an individual company's profits. Cyclical risks exist because the broad economy has been shown to move in cycles, from periods of peak performance followed by a downturn, then a trough of low activity. Between the peak and trough of a business or other economic cycle, investments may fall in value to reflect the uncertainty surrounding future returns as compared with the recent past.

The investment strategies the Advisor implements may be implemented using long-term purchases of securities held at least for one-year, short-term purchases for securities sold within a year,



trading of securities sold within 30 days, short sales, and margin transactions (for accounts greater than \$2 million).

Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear. Individual stocks and stock indices often or typically go down by 10% or more within a 2 year time frame which means investors investing in these types of securities, need to tolerate volatility and should have a long term investment objective of at least 5 years or more.

The methods of analysis and investment strategies followed by the Advisor are utilized across all of the Advisors clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon, liquidity needs and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs as determined by the Custodial agreement.

Investing includes the risk that the value of an investment can be negatively affected by factors specifically related to the investment (e.g., capability of management, competition, new inventions by other companies, lawsuits against the company, labor issues, patent expiration, etc.), or to factors related to investing and the markets in general (e.g., the economy, wars, civil unrest or terrorism around the world, concern about oil prices or unemployment, etc.).

Risks of fundamental analysis may include risks that market actions, natural disasters, government actions, world political events or other events not directly related to the price or valuation of a specific company's fundamental analysis can adversely impact the stock price of a company causing a portfolio containing that security to lose value. Risks may also include that the historical data and projections on which the fundamental analysis is performed may not continue to be relevant to the operations of a company going forward, or that management changes or the business direction of management of the company may not permit the company to continue to produce metrics that are consistent with the prior company data utilized in the fundamental analysis, which may negatively affect the Advisor's estimate of the valuation of the company.

In cyclical analysis, economic or business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. Also, the lengths of the economic cycles may be difficult to predict with accuracy. Therefore, the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

The primary risks in technical analysis are that the factors used to analyze the price, trends and volatility of a security may not be replicated, or the outcomes of such analysis will not be the same as in past periods where similar combinations existed. Because of the reliance on trends, technical analysis can signal buying at market peaks and selling at market troughs.

All investments involve some degree of risk. In finance, risk refers to the degree of uncertainty and/or potential financial loss inherent in an investment decision. In general, as investment risks rise, investors seek higher returns to compensate themselves for taking such risks.

Every saving and investment product have different risks and returns. Differences include how readily investors can get their money when they need it, how fast their money will grow, and how safe their money will be. The primary risks faced by investors include:

#### Business Risk

With a stock, you are purchasing a piece of ownership in a company. With a bond, you are loaning money to a company. Returns from both of these investments require that the company stays in business. If a company goes bankrupt and its assets are liquidated, common stockholders are the last in line to share in the proceeds. If there are assets, the company's bondholders will be paid first, then holders of preferred stock. If you are a common stockholder, you get whatever is left, which may be nothing.

The business risk in purchasing an annuity is that the financial strength of the insurance company issuing the annuity may decline and not be able to pay out the annuity obligation.

#### Volatility Risk

Even when companies aren't in danger of failing, their stock price may fluctuate up or down. Large company stocks as a group, for example, have lost money on average about one out of every three years. A stock's price can be affected by factors inside the company, such as a faulty product, or by events the company has no control over, such as political or market events.

#### Inflation Risk

Inflation is a general upward movement of prices. Inflation reduces purchasing power, which is a risk for investors receiving a fixed rate of interest. The principal concern for individuals investing in cash equivalents is that inflation will erode returns.

#### Interest Rate Risk

Interest rate changes can affect a bond's value. If bonds are held to maturity the investor will receive the face value, plus interest. If sold before maturity, the bond may be worth more or less than the face value. Rising interest rates will make newly issued bonds more appealing to investors because the newer bonds will have a higher rate of interest than older ones. To sell an older bond with a lower interest rate, you might have to sell it at a discount.

#### Liquidity Risk

This refers to the risk that investors won't find a market for their securities, potentially preventing them from buying or selling when they want. This can be the case with the more complicated investment products. It may also be the case with products that charge a penalty for early withdrawal or liquidation such as a certificate of deposit (CD).

The Advisor does not primarily recommend a particular type of security. However, clients are advised that many unexpected broad environmental factors can negatively impact the value of portfolio securities causing the loss of some or all of the investment, including changes in interest rates, political events, natural disasters, and acts of war or terrorism. Further, factors relevant to specific securities may have negative effects on their value, such as competition or government regulation. Also, the factors for which the company was selected for inclusion in a client portfolio may change, for example, due to changes in management, new product introductions, or lawsuits.

## **Item 9 Disciplinary Information**

Neither Avanti nor its management persons have had any legal or disciplinary events, currently or in the past.

## **Item 10 Other Financial Industry Activities and Affiliations**

Neither Avanti nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither Avanti nor any of its management persons are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Avanti does not currently have any relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund” and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

IARs of Avanti are also licensed and registered as insurance agents to sell life, accident and other lines of insurance for various insurance companies. Therefore, they will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products, where fee based annuity and insurance products are not available. This creates a conflict of interest because of the receipt of additional compensation by the IARs. Clients are not obligated to use the IARs for insurance products services. However, in such instances, clients will be made aware of all commissions associated with the products prior to the transactions. Insurance products offered by Avanti IARs are not available to New York clients as the IARs are not insurance licensed in New York.

Avanti does not recommend or select other investment advisers for clients.

## **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Avanti is a state registered investment advisor and has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser. In addition, the Code of Ethics governs personal trading by each employee of Avanti deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Avanti are conducted in a manner that avoids any conflict of interest between such persons and clients of the adviser or its affiliates. Avanti collects

and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. Avanti will provide a copy of the Code of Ethics to any client or prospective client upon request.

Avanti does not recommend to clients, or buy or sell for client accounts, securities in which the firm or a related person has a material financial interest.

Avanti and/or its investment advisor representatives may from time-to-time purchase or sell products that they may recommend to clients. This practice creates conflicts of interest in that personnel of Avanti can take advantage of the advance knowledge of firm securities trading and trade their personal accounts ahead of the client trades or recommend trades in client accounts that may affect the price of the securities owned by the Investment Advisor Representatives. To mitigate these conflicts, Avanti has adopted a Code of Ethics as noted above. Avanti's Code of Ethics is available upon request. Finally, supervised persons of registered investment advisors are fiduciaries by law and are required to put the client's interest before those of the firm and themselves.

Avanti requires that its investment advisor representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

Investment Advisor Representatives of Avanti may trade for their own accounts securities that are being traded for client accounts at or about the same time. To mitigate the conflict of interest in such circumstances, Avanti's policy is to require the trading of all relevant client accounts prior to the trading of their own accounts, or to participate in an aggregated trade where all participants are treated equally. The Chief Compliance Officer examines personal trading activities of Avanti's personnel to verify compliance with this policy.

## **Item 12 Brokerage Practices**

Avanti will recommend brokers or dealers to be used based on execution and custodial services offered, cost, quality of service and industry reputation. Avanti will consider factors such as commission, price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion.

Avanti requires that clients establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. The final decision to custody assets with Schwab is at the discretion of the Advisor's clients, including those accounts under ERISA or IRA rules and regulations, in which case the client is acting as either the plan sponsor or IRA accountholder. Avanti is independently owned and operated and not affiliated with Schwab. As explained in this and the following three paragraphs, Avanti receives products and services from Schwab that are considered to be soft dollar benefits, but they are not based on commissions or client transactions. These products and services are intended to fall within the Section 28e safe harbor of the Securities Exchange Act of 1934. Schwab provides Avanti with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an

unsolicited basis, at no charge to advisors. Schwab's services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Schwab also makes available to Avanti other products and services that benefit Avanti but may not benefit its clients' accounts. These benefits may include national, regional or Avanti specific educational events organized and/or sponsored by Schwab Advisor Services. Other potential benefits may include occasional business entertainment of personnel of Avanti by Schwab Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities.

Other products and services provided by Schwab assist Avanti in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Avanti's fees from its clients' accounts, and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of Avanti's accounts, including accounts not maintained at Schwab Advisor Services.

Schwab Advisor Services also makes available to Avanti other services intended to help Avanti manage and further develop its business enterprise. These services may include professional, publications and conferences on practice management, information technology, business succession, employee benefits providers, human capital consultants and marketing. In addition, Schwab may make available, arrange and/or pay vendors for these types of services rendered to Avanti by independent third parties. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Avanti. While, as a fiduciary, Avanti endeavors to act in its clients' best interests, Avanti's requirement that clients maintain their assets in accounts at Schwab may be based in part on the benefit to Avanti of the availability of some of the foregoing products and services and other arrangements and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Avanti does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Avanti recommends that all clients use a particular broker-dealer for execution and/or custodial services. The client will provide authority to Avanti to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, Avanti has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction.

Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. Avanti's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker.

Avanti does not permit clients to direct brokerage. Due to the rise of cyber crime, client accounts are no longer permitted to enter trades, add or remove bank accounts, initiate fund transfers without the approval of the advisor or custodian.

Avanti may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g. for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of Avanti's investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. Avanti may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

### **Item 13 Review of Accounts**

The firm reviews client accounts on a quarterly basis, or when conditions would warrant a review based on market conditions or changes in client circumstances. Triggering factors may include Avanti becoming aware of a change in client's investment objective, a change in market conditions, change of employment, or a change in recommended asset allocation weightings in the account that exceed a predefined guideline. Client accounts (and/or financial plans) are reviewed by Pasquale Pisani, Wealth Manager. Avanti reviews accounts with clients at least on an annual basis, and more frequently if needed or requested.

The client is encouraged to notify the Advisor and Investment Advisor Representative if changes occur in his/her personal financial situation that might materially affect his/her investment plan. The Advisor typically discusses the liquidity needs of a client, establishing of an emergency savings account, including the risk questionnaire which helps to determine the investment objectives and timeframe. The Client should notify the Advisor if their emergency savings account are tapped into or materially consumed when having an annual review or discussion.

The client will receive written statements no less than quarterly from the custodian. In addition, the client will receive other supporting reports from exchange traded funds, mutual funds, asset managers, trust companies or other custodians, insurance companies, broker-dealers and others who are involved with client accounts. Avanti uses a third-party service to create performance reports for clients and Avanti delivers performance reports to clients on an annual basis, or as requested.

#### **Item 14 Client Referrals and Other Compensation**

Avanti is not compensated by anyone for providing investment advice or other advisory services except as previously disclosed in this Brochure.

Avanti does not directly or indirectly compensate any person who is not a supervised person for client referrals.

#### **Item 15 Custody**

Avanti may assist clients with the transfer of their assets to third-parties, or between two or more of a client's accounts maintained at the client's custodian or maintained with multiple custodians. This ability to transfer a client's assets to third-parties or between the client's accounts maintained at one or more qualified custodians if the client has authorized the adviser in writing to make such transfers causes our firm to exercise custody over your funds or securities. Avanti will comply with the Securities and Exchange Commission's no-action relief to investment advisors from the requirement of having an annual surprise examination as long as the following conditions are met:

1. The client provides an instruction to the qualified custodian, in writing, that includes:
  - a. the client's signature,
  - b. the third-party's name, and
  - c. either the third-party's address or the third-party's account number at a custodian to which the transfer should be directed.
2. The client authorizes Avanti, in writing, either on the qualified custodian's form or separately, to direct transfers to the third-party either on a specified schedule or from time to time.
3. The client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the client's authorization, and provides a transfer of funds notice to the client promptly after each transfer.
4. The client has the ability to terminate or change the instruction to the client's qualified custodian.
5. Avanti has no authority or ability to designate or change the identity of the third-party, the address, or any other information about the third-party contained in the client's instruction.
6. Avanti maintains records showing that the third-party is not a related party of Avanti or located at the same address as Avanti.
7. The client's qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Avanti does not otherwise have custody of client funds or securities, except for the withdrawal of advisory fees directly from client accounts (please see Item 5 which describes the safeguards around direct fee deduction). However, as noted in Item 13 above, clients will receive statements not less than quarterly from the qualified custodian, and we encourage you to review those statements carefully.

Avanti will also provide annual performance reports to clients that are prepared by a third-party service using data feeds from the custodian. A more frequent performance report can be provided when requested by the client. Clients are urged to compare the account statement they receive from the qualified custodian with the performance reports they receive from Avanti. Any discrepancies should be immediately brought to the firm's attention.

### **Item 16 Investment Discretion**

Avanti generally has discretion over the selection and amount of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client for each transaction. However, these purchases or sales may be subject to specified investment objectives, risk tolerance, guidelines, or limitations previously set forth by the client and agreed to by Avanti.

Discretionary authority will only be provided upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Avanti will be in accordance with each client's investment objectives, risk tolerance and goals.

### **Item 17 Voting Client Securities**

Avanti will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Avanti cannot give any advice or take any action with respect to the voting of these proxies. The client and Avanti agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

### **Item 18 Financial Information**

Avanti does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, and is not required to provide a balance sheet with Form ADV.

Avanti has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Avanti does become aware of any such financial condition, this brochure will be updated and clients will be notified.

Avanti has never been subject to a bankruptcy petition.

### **Item 19 Requirements for State-Registered Advisers**



Pasquale Pisani, Wealth Manager, was born in 1972. Mr. Pisani earned a Bachelor of Arts in Economics from Rutgers University.

Mr. Pisani founded Avanti Wealth Management in May 2022, but did not begin operations until the registration was fully approved by the state regulators in August 2022. Mr. Pisani was an Investment Adviser Representative with Kingsview Wealth Management from January 2016 to August 2022. From April 2010 to December 2015, Mr. Pisani was a Financial Advisor with Edward Jones.

Avanti is not engaged in any other business other than giving investment advice.

Neither Avanti nor its IARs are compensated for advisory services with performance-based fees.

Management of Avanti has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.

There are no material relationships maintained by Avanti or its management persons with any issuers of securities.

## **Item 1 Cover Page for Brochure Supplement**

Pasquale Pisani, Wealth Manager

Avanti Wealth Management  
17 Sylvan Street, suite 104  
Rutherford, NJ 07070  
Phone: (201) 729-3777  
Fax: (201) 947-6100

April 11<sup>th</sup>, 2025

**This brochure supplement provides information about Pasquale Pisani, CRD# 2765744, that supplements the Avanti Wealth Management brochure. You should have received a copy of that brochure. Please contact Pasquale Pisani if you did not receive Avanti Wealth Management's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Pasquale Pisani is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Pasquale Pisani, Wealth Manager, was born in 1972. Mr. Pisani earned a Bachelor of Arts in Economics from Rutgers University.

Mr. Pisani founded Avanti Wealth Management in May 2022, but did not begin operations until the registration was fully approved by the state regulators in August 2022. Mr. Pisani was an Investment Adviser Representative with Kingsview Wealth Management from January 2016 to August 2022. From April 2010 to December 2015, Mr. Pisani was a Financial Advisor with Edward Jones.

## **Item 3 Disciplinary Information**

There are no legal or disciplinary events or proceedings to report concerning Mr. Pisani.

## **Item 4 Other Business Activities**

Mr. Pisani is not actively engaged in any non-investment-related business or occupation outside of Avanti.

Mr. Pisani is actively engaged in an investment-related business. Mr. Pisani is also licensed and registered as an insurance agent to sell life, accident and other lines of insurance for various insurance companies. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest because of the receipt of additional compensation by Mr. Pisani. Clients are not obligated to use Mr. Pisani for insurance products services. However, in such instances, there is no advisory fee associated with these insurance products, and clients will be made aware of all commissions associated with the products prior to the transactions. Mr. Pisani does utilize fee-based annuities and variable universal life insurance where the product is suitable for the client. He does not offer commission-based annuities. Insurance products offered by Mr. Pisani are not available to New York clients as Mr. Pisani is not insurance licensed in New York.

## **Item 5 Additional Compensation**

Mr. Pisani does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## **Item 6 Supervision**

Pasquale Pisani is the Wealth Manager and Chief Compliance Officer of Avanti Wealth Management and can be reached at (201) 729-3777 and is the only individual that provides investment advice to clients. As a single person firm, Mr. Pisani cannot be supervised, but is a fiduciary by law and is required to act in the best interests of clients.

**Item 7 Requirements for State-Registered Advisers**

Mr. Pisani has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.