

Item 1: Introduction

AVENTINE FINANCIAL GROUP is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services to retail clients. We are not a broker-dealer. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: *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 investment services and advice can you provide me? Aventine offers investment advisory services to individuals, high net-worth individuals, trusts, retirement plans and estates (collectively, "Clients").

Premium Financial Planning Services - Aventine provides financial planning and consulting services to Clients, pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives, and financial situation. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives.

Platinum Investment Advisory Services - Aventine provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. Aventine works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy consisting of low-cost, diversified mutual funds and/or exchange-traded funds ("ETFs") to help achieve the Client's investment goals. The Firm may also utilize individual stocks, bonds, or options contracts to meet the needs of its Clients. Aventine may also retain certain types of investments based on a Client's legacy portfolio construction. We will monitor your account regularly and contact you at least annually (by phone, regular mail or e-mail) to discuss your portfolio. The frequency is typically client driven. Account monitoring is offered as part of our standard investment advisory services. Platinum Investment Advisory Services generally requires a minimum account size of \$250,000.

Private Wealth Management Services - Aventine's Private Wealth Management Services is the Firm's highest-level service and is unique in that it combines or bundles the:

- Financial planning services from its Premium Financial Planning Services offering; and
- Investment advisory services of its Platinum Investment Advisory Services offering. Private Wealth Management Services generally require a minimum account size of \$750,000.

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

What fees will I pay?

- **Premium Financial Planning Services** are offered at both an hourly rate and a flat fee for a financial plan. Financial planning is offered at \$425 per hour or a fixed rate of \$3,850 for a comprehensive financial plan. Financial planning fees are negotiable.

- **Platinum Investment Advisory Services** calculates its fee at the annual rate of 1.00% of assets under management ("AUM"), payable in advance of each month, based upon the account value at the end of the preceding month. Fees for related accounts may be negotiable for purposes of calculating assets under management.
- **Private Wealth Management Services** calculates its fee at the annual rate of 0.85% of assets under management, payable in advance of each month, based upon the account value at the end of the preceding month.

Lower fees for comparable services may be available from other investment advisers or financial planners. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Third Party Costs: Some investments (e.g., mutual funds, ETFs) impose additional fees (including transactional and product-level fees) that reduce the value of your investment over time. Additionally, you may also pay fees to a custodian that will hold your assets. 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. Please also see our [Brochure](#) for additional details.

Conflicts of Interest: *When we act as your investment adviser, we must 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 can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- when comparing various investment opportunities, we have an additional incentive to have you invest in an account that we manage on your behalf, rather than advise you to pay off debt or purchase real estate.
- we may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.
- the higher the AUM a client has placed with Aventine, the more the client will pay in fees. Therefore, Aventine may have an incentive to encourage clients to increase the assets in their account.

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

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? No. We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

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/292390> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 212-269-2512.