



Form ADV Part 3. Client Relationship Summary

Dated: 10/26/2020

Item 1: Introduction

ARIA Wealth Management, Inc., 20640 3rd Street, Suite 300, Saratoga, CA 95070, is an Investment Advisor registered with the Securities and Exchange Commission (SEC).

Is an Investment Advisory Account right for you? There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide, and fees charged. Free tools are available to research firms and financial professionals at <https://investor.gov/CRS> which also provides educational materials about broker-dealers, investment advisors and investing.

Item 2: Relationships and Services.

Question to ask us: *Given my financial situation, should I choose an investment advisory service? Why or why not?*

What investment services and advice can you provide me and how will you choose investments to recommend to me? We are a fee-based investment advisory firm that provides investment services to retail investors. You grant us discretion which allows us to buy and sell investments in your account, without asking you in advance. We decide how your account will be allocated and we charge an on-going asset-based fee based on the value of cash and investments in your advisory account. We also advise on non-discretionary assets where we will need affirmation from you prior to any execution of trades. We primarily offer the following investment advisory services to retail investors: Continuous monitoring and offering of advice to our retail investors regarding the investment of assets based on the retail investors' individual needs, investment objectives and risk tolerance; selection of subadvisors and third-party money managers; financial planning; and other consulting services. Please review Form ADV Part 2A ("Brochure") specifically items 4 for additional information.

What experience, licenses, education, and other qualifications do our professionals have? What do the qualifications mean? Our investment advisor representatives hold a variety of licenses and qualifications including the Series 63 Uniform Securities Agent State Law Exam, the Series 65 Uniform Investment Advisers Law Exam and Series 66 Uniform Combined State Law Exam. This means they can provide investment advisory services to you. Please refer to Brochure Supplement-Part 2B of Form ADV for specific education, experience, and qualifications of each investment advisor representative.

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

Question to ask us: *Help me understand how these fees and costs might affect my investments if I give you \$10,000.00 to invest, how much will go to fees and costs, and how much will be invested for me.*



What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. 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. Our financial planning and consulting fee arrangements can be a negotiated fixed amount for the service, or it can be based on a negotiated hourly rate based on the amount of work we expect to perform for you. Please review the firm 2A (Item 5 A., B., C., and D) brochure for additional details.

Third Party Costs? Some investments such as mutual funds impose additional fees (product-level fees) that reduce the value of our investment over time. You will also pay fees to a custodian that will hold your assets.

Sub-Advisory Fees? Fees charged by Sub-advisors are paid from fees paid by a client to the firm. The firm does not charge additional fees to cover the cost of services provided by Sub-Advisors.

How do your Financial Professionals make money? We benefit from the advisory services we provide to you, but only by the fees you pay us for managing your account. For additional clarification, our firm does not receive any payments from anyone besides you in the form of our management fees. In certain situations, we share our fee and this would be disclosed to you and would be at no additional cost to you.

Conflicts of Interest

Question to ask us: How might your conflicts of interest affect me and how will you address them? When we act as your investment advisor, we must act in your best interest and not put our interest ahead of yours. At the same time, our interests can conflict with your interests. As soon as any potential conflicts of interest arise, we will immediately eliminate them or disclose all relevant information to you in a way you can understand, so that you can decide whether or not to agree to them.

Standard of Conduct. We are held to a fiduciary standard that covers our entire investment advisory relationship with you.

Item 4: Disciplinary History

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

Do we or our Financial Professionals have legal or disciplinary history? Yes, certain ARIA Wealth Management Inc., advisors have disciplinary or legal information that is disclosed in the BrokerCheck and may be viewed at <https://brokercheck.finra.org/>. You may also visit the SEC site <https://www.investor.gov/> for a free search tool to research us and our financial professionals.

Item 5: Additional Information

Question to ask us: Who is my primary contact person?

Where is additional information available? For information on our advisory services, please see our Brochures available at <https://adviserinfo.sec.gov/firm/summary/288450>, or contact your advisor representative. You can also talk to our Chief Compliance Officer Lawrence Pizzella, at (888) 914-0491 and your concerns will be addressed immediately. You may also be contact the SEC directly on its toll-free investor assistance line at (800) 732-0330 or through their website <https://adviserinfo.sec.gov/>.

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