

## Ivy League Financial Advisors LLC– Form CRS

### Item 1 – Introduction

Ivy League Financial Advisors LLC (“we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in text boxes below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

### Item 2 – Relationship and Services

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

As fiduciaries, we offer to provide discretionary or non-discretionary investment advisory services, and stand-alone financial planning, and related consulting or implementation services to individuals and their trusts and estates (our “retail investors”). We manage client portfolios based on their unique circumstances, goals, risk tolerance, and investment objectives developed through meetings/discussions clients and their representatives, which we ultimately confirm in a detailed Investment Policy Statement (“IPS”). We monitor their portfolios periodically and make changes to their portfolios as we determine necessary by comparison to the IPS. If we manage your portfolio on a discretionary basis, we have the authority to buy and sell investments in your accounts without speaking to you before doing so. However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing. If we manage your portfolio on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments, and we cannot execute any account transactions without obtaining your prior consent. Therefore, if we would like to execute a transaction for your non-discretionary account and you are not available to provide consent, we would not be able to execute that transaction, which could place your portfolio at a disadvantage. We do not have to limit the type of securities we trade for retail investors to proprietary products or a limited group or type of investment, but we generally construct and manage portfolios consisting of various no-load and/or load waived mutual fund classes, exchange traded funds (“ETFs”), exchange traded notes, individual equities and individual fixed income securities. For this service, we generally impose a minimum asset level of \$500,000, which we can agree to modify in certain circumstances. Upon request, we may also provide financial planning and consulting services or financial planning implementation services on a stand-alone, separate fee basis. When we provide those services to a retail investor, we rely upon the information provided by the retail investor and do not verify or monitor that information while providing these services. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor. For more detailed information about our advisory business and the types of clients we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

#### *Conversation Starters:*

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

### Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

#### **What fees will I pay?**

We are fiduciaries who provide services and receive fees only from you. We do not accept any payments or commission from any third parties for the services we provide to you. For investment advisory services, our fee is generally based on upon a percentage of the market value of assets placed under our management according to stepped-up fee schedule ranging between 1.25% on the first \$0 - \$500k, and 0.6% on the value of the assets exceeding \$10M. We deduct our fees from one or more of your investment accounts and bill you for our services on quarterly basis, in advance. Because this fee is based on the amount of your assets under our management, the more assets you designate for our management, the more you will pay for our services. Therefore, we may have an incentive to encourage you to increase the amount of assets that you designate for our management. However, under the stepped-up fee schedule, as the value of assets under our management increases, the applicable fee percentage decreases incrementally. For financial planning and consulting services, we generally charge between \$2,000 to \$10,000 on a fixed fee basis, and between \$175 and \$300 on an hourly rate basis. For financial planning implementation services, we generally charge between \$175 and \$300 on an hourly rate basis or an annual fee of 0.25% of the market value of the assets subject to advisement. Your account will be held with a qualified custodian. You will also be responsible for the fees and expenses charged by qualified custodians and imposed by broker dealers. Those fees and expenses include but are not limited to, transaction charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. If your assets are invested in mutual funds, ETFs, or other

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=631472](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=631472)

registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus or other offering documents. 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 more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#).

*Conversation Starters:*

*Help me understand how these fees and costs might affect my investments. If I give you \$500,000 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 can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- \* 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.
- \* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage or advise on your account held with your employer's plan, this will increase our compensation.

*Conversation Starters:*

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

For more detailed information about our conflicts of interest, please review Item 4, 11, 12, and 14 of our [Form ADV Part 2A](#).

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

Our financial professionals are generally compensated on a salary basis and are eligible to receive discretionary bonuses that can be but are not necessarily based on the acquisition of new clients and their growth of assets. In addition, one of our financial professionals is an equity owner of the firm, who stands to receive a share of the profits of the firm. These payment structures present conflicts of interest, as they could incentivize our financial professionals to recommend that you place additional assets under our management. You should discuss your financial professional's compensation directly with your financial professional.

**Item 4 – Disciplinary History**

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

No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals.

*Conversation Starters:*

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

**Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at 301-258-1300 to request a current copy of our [Form ADV Part 2A](#) or our relationship summary.

*Conversation Starters:*

*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?*