

Item 1. Cover Page



RAM Investment Partners, LLC

dba

Avier Wealth Advisors

Form ADV Part 2A

March 14, 2019

This Brochure, which is given to clients and prospective clients, provides information about the qualifications and business practices of RAM Investment Partners, LLC. The information in this brochure has not been approved or verified by the United State Securities and Exchange Commission or by any state securities authority. If you have any questions about the contents of this brochure, please contact us at the telephone number listed below.

RAM Investment Partners, LLC is an SEC Registered Investment Advisor. However, registration does not imply a certain level of skill or training.

RAM Investment Partners, LLC

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Bellevue, WA 98004

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Additional information about RAM Investment Partners, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by using a unique identifying number, known as a CRD number. Our CRD number is 161077.

Our Brochure is available on our website, www.avieradvisors.com. You may also request a copy at any time by contacting our Chief Compliance Officer, JP Osseward, CFA, CFP at 425.467.1011 or 888.200.7759 or via email at jp@avieradvisors.com.

Item 2. Material Changes

RAM Investment Partners, LLC updates this ADV Part 2A annually, or more frequently in the event of certain material changes. This section outlines and summarizes the specific changes made to this Brochure since our last update.

The following changes have been made to this disclosure brochure since our annual update on February 28, 2018 filing:

- Charles Schwab is now an additional custodian for our client accounts. Please refer to Items 5, 12, 13 and 15 for additional information.

Going forward, we will ensure that you receive a summary of any material changes to our brochure within 120 days of our company's fiscal year-end. We may also provide updated disclosure information about material changes on a more frequent basis. Any summaries of changes will include the date of our initial filing until we do an annual update of our brochure.

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Item 4. Advisory Business

In this Brochure, we use the terms Avier, us, we, and our to refer to RAM Investment Partners, LLC (dba Avier Wealth Advisors). As discussed in this item, we provide investment advisory services to individuals, families, pension and profit-sharing plans, trusts, corporations and business entities. In this Brochure, we refer to clients or prospective clients as either the client, you or your.

Overview, History and Ownership

RAM Investment Partners, LLC was founded by David K. Welty, CFP® (“Dave”) and Taylor E. Drake, CFA (“Taylor”) on January 23, 2012, by combining their individual companies. RAM Investment Partners, LLC is a Limited Liability Company under Washington State law. As of January 1, 2018, Retirement Asset Management, LLC [Dave’s company] owns 67.38 % of RAM Investment Partners, LLC, ProVest Capital Management, LLC [Taylor’s company] owns 21.03%, Taylor personally owns 10.47%, and Lu Lockwood personally owns 1.12 %. Our main office is located in Bellevue, Washington, and our branch office is located at 4900 Meadows Road, Suite 130, Lake Oswego, OR 97035. To better reflect the demographics of our client base going forward, we have changed our primary business name to Avier Wealth Advisors.

Types of Advisory Services

Avier offers financial planning and investment advisory services to a wide range of individuals and families, Pension and Profit-sharing Plans, Corporations, and Businesses. We strive:

- to integrate the goals and objectives of our client, using assumptions that they provide, to create a financial plan. This process includes the completion of a risk tolerance/suitability survey and investment election form, as well as a cash needs analysis, which assists us with the selection of an appropriate allocation.
- to give recommendations which focus on attempting to accomplish our client’s goals based on the information you provide.

We are committed to protecting the confidence and trust that our clients have placed in us and upholding our fiduciary responsibility of always placing your best interest before that of our firm and our employees.

DESCRIPTION OF ADVISORY SERVICES

When providing investment advice, we generally recommend the purchase of various mutual funds and exchange-traded funds/notes (“ETFs” and “ETNs”). In some cases, we may also manage individual stocks or bonds for our clients depending on the particular needs and circumstances of the client.

All of our advice is tailored to your individual needs and goals. Through our financial planning process, we develop a customized plan and investment strategy. We are willing to accept direction from clients regarding specific investments and will hold specific securities in a client’s account as requested. We

are also willing to report on investments held away from us, as requested. Different fees may apply in these various instances; please refer to Item 5 for additional details.

In certain exceptional situations, we offer a Concentrated Stock Overlay strategy. We utilize covered call transactions on specific stock holdings in which you may have a large or concentrated position. This strategy applies to holdings you have transferred in to us. We will go through an extensive analysis of your risk tolerance and investment objectives, as well as making sure that you fully understand the risks and potential loss associated with this strategy. Once your option account agreement has been received and approved at TD Ameritrade, you will receive a copy of OCC's book, "Characteristics and Risks of Standardized Options" from TD. There are not any additional management fees charged for this strategy.

Once you have established a relationship with us, management of your account(s) is done through an interactive process. Depending upon your needs, you are encouraged to meet with your Financial Advisor on a regular basis, whether that is quarterly, semi-annually or annually. If there are any significant changes in your financial situation, needs or investment objectives, please contact us promptly.

We provide discretionary advisory services for your assets that are specifically subject to our Investment Management Agreement (the "Agreement"). You may place investment restrictions and guidelines on your account(s), with Schedule A of our Agreement being used for this particular purpose. All of our portfolios are invested primarily in open-ended mutual funds and ETFs/ETNs. On occasion, a closed-end mutual fund, ETN, or other appropriate investment may be purchased. You may also transfer legacy holdings into your account. You, along with your Financial Advisor, will decide how those assets will be integrated in the structure of the portfolio that we will manage for you.

For held-away assets, we offer the ability to incorporate those holdings in your asset allocation strategy. Held-away assets are defined as those assets held at custodians with whom Avier does not have a contractual or custodial relationship, including any employer's retirement plans. We do not have discretionary authority on these held-away assets, so it is your responsibility to implement any of our recommendations in these accounts. Failure to implement these recommendations could have a significant negative impact on your total portfolio. Transactional and historical data on these assets can be downloaded through a secure connection with a third-party provider and can be integrated into our current portfolio management software. See Item 5 for an explanation of the additional management fees charged for this service.

For a very small number of qualified clients, we may advise on the sub-accounts in a variable life annuity product or in a variable universal life insurance policy offered by unaffiliated national life insurance companies via a limited power of attorney assigned to the client's variable annuity or variable universal life insurance policy. Other than the standard management fees related to the value of these assets, as indicated in Item 5, we do not charge or receive any other compensation for advising on these sub-account assets.

While all of these processes may assist you in making decisions as to investment strategy, amount to invest, or investment pattern, it is not a substitute for expert assistance in the tax or legal fields.

DESCRIPTION OF FINANCIAL PLANNING SERVICES

Clients who desire financial planning services are provided a written plan that includes a personal balance sheet and certain projections. All reports, financial statement projections and analyses are intended exclusively for our clients’ use in developing and implementing the financial plan. In view of this limited purpose, they should not be considered complete financial statements. Accordingly, you should understand that such documents cannot be used to obtain credit or for any purpose other than developing your personal financial plan. In addition, any financial planning is based solely on the accuracy and completeness of the information you provide and any projections or other information generated during the financial planning process are hypothetical in nature, do not reflect actual investment results and do not guarantee any future results. Projected and actual results will likely be different because events and circumstances frequently do not occur as expected; such differences may be material. During the financial planning process, you will receive additional disclosures about projected returns and the underlying assumptions. Typically, there are not any separate fees charged for financial planning services but are included in the investment management fees paid as stated in Item 5.

Analysis and Assumptions

Our analysis will be highly dependent on certain economic assumptions that are made about the future. Therefore, another important step in our process is educating you regarding historical data and key assumptions such as inflation and investment rates of return, as well as an understanding of how significantly these assumptions affect the results of our analysis. We cannot guarantee the reasonableness or accuracy of such assumptions.

Assets under Management: As of December 31, 2018, we were actively managing \$416,626,971 of client assets on a discretionary basis and \$8,979,449 on a non-discretionary basis.

Item 5. Fees and Compensation

Our standard fee schedule for new clients is as follows:

| Account Value | Quarterly Fee | Annual Fee* |
|-----------------------------------|----------------------|--------------------|
| From \$ 0 to \$ 500,000 | .2500% | 1.00% |
| From \$ 500,001 to \$ 1,500,000 | .1875% | 0.75% |
| From \$ 1,500,001 to \$ 5,000,000 | .1250% | 0.50% |
| From \$ 5,000,001 to \$10,000,000 | .1000% | 0.40% |
| From \$10,000,001 and up | .0625% | 0.25% |

*Annual minimum fee is \$5,000, billed quarterly.

Existing clients will be “grandfathered,” as their assets will be billed under the management fee

schedule as stated in the latest management agreement that they have signed. See the section below for management fees on held-away assets. Management fees may also be billed on the value of sub-advised assets held in the True VA variable annuity product offered by Symetra Life Insurance Company, and the value of variable life policies at TIAA which is currently billed at 50 BPS annually, charged quarterly.

- Advisory fees are billed quarterly in advance, on the first day of the quarter, and are based on the value of the account on the end of the previous quarter.
- The fees are charged on a tiered basis, once the minimum fee has been met.
- Occasionally, various related client accounts will be grouped together to qualify for reduced advisory fees. This format is called “family billing.”
- It is the responsibility of our clients to verify the accuracy of the fee calculation.

Adjusted Fee Schedules

Some advisory accounts may be managed at a reduced charge or at no charge. Advisory fees may also be negotiated based upon the size of the account and the nature of the services provided.

For New Accounts

- When a new account is opened, management fees may be pro-rated based on the value of the new assets transferred into the account for the first partial quarter. The initial calculation period will start with the date that the investment process is initiated and will end on the last trading day of that same quarter.
- Should opening assets be received at different times, the pro-rated calculation noted above will apply to each set of opening assets received.
- The management fee calculation for subsequent quarters will follow the method described above, based on the account value on the late business day of the quarter.

Significant Contributions and withdrawals

- Accounts held in custody at TD Ameritrade and Charles Schwab are billed on a quarterly basis in advance. Pro-rated management fees will be assessed on additional significant contributions received or credited on significant withdrawals taken during the previous quarter for existing accounts.
- We define “significant” as 10% or greater of the value of the account as of the end of the quarter.
- The pro-rated management fees or credit will be posted on the next quarter’s billing statement.

Held-Away Accounts

- The annual management fee for this service is .50%, charged quarterly in advance.
- The management fee will be calculated on the market value of the held-away accounts on the last trading day of each fiscal or calendar quarter. Fiscal quarters are defined as those quarters which end on months other than March, June, September, or December. This fee may be calculated in combination with management fees on other accounts that Avier manages under a limited power of attorney (“family billing”).
- The details of this service are contained in our Agreement. Clients initial the method of payment and then sign this particular section, acknowledging your full understanding of the service.

Advisory Fees upon Termination

In cases when the Investment Management Agreement does not span the full billing period, as in the case of termination, the management fees are prorated to the date on which the account shows a zero balance. You can terminate the Agreement by notifying us in writing at our principal place of business. If you terminate the relationship within the first five (5) days of the relationship, all management fees charged for the quarter will be refunded. If you terminate the relationship after five (5) days but before the quarter is complete, a prorated refund will be issued for any unearned fees. The proration is based upon the ratio of the number of days that the assets were under management (until the terminated account has a zero balance) to the number of days in the quarter. Our normal procedure for terminated accounts is to confirm the action to you via a letter sent regular mail. If applicable, a statement reflecting the calculation of the pro-rated management fees is included. These fees are either reimbursed directly into your account or by a company check made payable to the account holder.

Discretionary Authority

We establish a discretionary relationship through the Investment Management Agreement and the account paperwork submitted to the custodian of your assets. A discretionary relationship helps to facilitate the investment process. The Agreement grants trading privileges and allows us to place trades without specific consent from you. For example, it allows us to rebalance your portfolio(s) when necessary. Unless notified of any specific restrictions, we are not limited to which security or mutual fund may be purchased or sold on your behalf or the amount of any security or mutual fund purchased, sold or held in your account so long as the trade(s) conform to your current risk/suitability profile, which includes a 10-year cash need analysis. In exercising discretion, we must act at all times in the best interest of our clients.

Neither Avier nor our Financial Advisors have the authority to withdraw funds or to take custody of funds or securities except for quarterly management fees as authorized in your Agreement with us. You are encouraged to review your monthly/quarterly statements received directly from the custodian for all activity in your account(s) during the period and to compare to reports you receive from us.

All fees paid to Avier for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds, ETF/ETNs, and other similar pooled investment vehicles. These fees and expenses are described in each fund's prospectus. These funds will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, you may pay an initial or deferred sales charge. However, as an institutional investor, we almost exclusively employ no-load share classes for all of our mutual fund recommendations. You could invest in a mutual fund or ETF/ETN, without our services. In that case, you would not receive the services provided by Avier, through our screening and selection process, which is designed, among other things, to assist you in determining which mutual fund(s) or ETFs/ETNs are most appropriate to your financial condition and objectives. Accordingly, you should review both the fees charged by the funds and our fees to fully understand the total amount of fees you will pay in relation to the services we offer. See Item 12 for additional information.

ERISA Accounts

As an investment advisor, Avier is a fiduciary to all of our clients. We explicitly acknowledge that we are a “fiduciary” under ERISA or the Internal Revenue Code, or both, with respect to our investment advisory recommendations and discretionary asset management provided to Retirement Investors as part of our management agreement. Per the Department of Labor’s Fiduciary Rule, a “Retirement Investor” is defined as

- 1) a participant or beneficiary of a retirement plan with authority to direct the investment of assets in his or her retirement plan account or take a distribution,
- 2) the beneficial owner of an IRA, or
- 3) a “retail” fiduciary, defined as a retirement plan or IRA fiduciary that is not an “independent fiduciary with financial expertise.”

In recommending that any client roll over retirement plan assets to our management, we have a conflict of interest. Before making any such recommendation, we will review your existing investment options, fees, expenses, and services provided, as well as your overall investment objectives. We will only make the recommendation once we’ve determined that doing so is in your best interest.

As such, we are subject to specific duties and obligations under ERISA and the Internal Revenue Code that includes, among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, we may only charge fees for investment advice about products for which we and/or our Financial Advisors do not receive any commissions or 12b-1 fees.

Comparable services may be available elsewhere for less.

Item 6. Performance-based Fees and Side-by-side Management

Per our policy, we do not charge performance-based fees.

Item 7. Types of clients

We provide investment and financial planning services to individuals and families, pension and profit-sharing plans, trusts, corporations and other business entities.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

In constructing our clients’ portfolios, our focus is upon asset allocation across a broad spectrum of asset classes in order to produce risk-adjusted portfolios we believe to be appropriate to each of our clients’ risk tolerance. We use various research strategies in our due diligence process, including but not limited to Morningstar research and multiple analyses of the returns, risks, and fundamentals in the current and prospective funds.

We do this using primarily mutual funds and ETFs/ETNs. When available, we favor using low-cost institutional-class mutual funds along with funds that have no-loads. Portfolios are monitored proactively and trading occurs as necessary when a funds asset class exposure falls outside our target parameters and when replacing or substituting a position in the portfolio.

We focus our fund investments using managers whose equity strategies are grounded in over 40 years of academic research originating primarily from the University of Chicago, but also the Wharton School of Business, Dartmouth, Yale, MIT and Harvard. This research indicates, among other things, that company size and valuation are important factors in determining investment performance. We seek to efficiently capture available equity returns by structuring globally diversified portfolios using mutual funds whose manager's strategy is based upon this research.

Fixed income and alternative ("diversifiers") asset-classes within our portfolios are geared towards reducing overall volatility in addition to providing income. Here, our focus is on finding mutual funds whose asset classes historically have acted as a counter balance to the equity markets with the goal of reducing overall portfolio risk. Evaluations of relative value and levels of potential interest-rate risk are important analytical elements we use in determining which funds are included in this portion of our portfolios.

Risks

Any investment activity, including investing in securities directly or through mutual funds, ETFs and other publicly traded pooled vehicles, involves risk of loss that clients should be prepared to bear. All investments carry the risk of loss, including complete loss, and there is no guarantee that any investment strategy will meet its objective. Any past success of a particular investment strategy or methodology does not imply or guarantee future success. We ask that you work with us to help understand your tolerance for risk. Depending on the investment strategy and the type of financial instruments used at any given time to implement that strategy, clients may face the following material investment risks.

Asset Class & Fund Manager Risk – The asset classes included in your portfolio may underperform in comparison to the market in general. Mutual fund managers may underperform within their respective asset classes.

Equity Securities & Market Risk – Investment in equity securities may be more volatile than other types of investments. Although we hold many thousands of equity securities through the mutual funds, a number of them (especially smaller companies) may become worthless within any given year. Your account could lose money over short periods due to short-term market movements and over longer periods during market downturns.

Exchange Traded Notes (ETN's) – An ETN is a bond issued by a financial institution. That company promises to pay ETN holders the return on some index over a certain period of time and return the principal of the investment at maturity. However, if something happens to that company (such as bankruptcy) and it's unable to make good on its promise to pay, ETN holders could be left with a

worthless investment or an investment that is worth much less (just like anyone who had lent the company money). Specifically:

- **Credit risk:** ETNs rely on the creditworthiness of their issuers, just like unsecured bonds. If the issuer defaults, an ETN's investors may receive only pennies on the dollar or nothing at all, and investors should remember that credit risk can change quickly.
- **Liquidity risk:** The trading activity of ETNs varies widely. For ETNs with very low trading activity, bid-ask spreads can be exceptionally wide.
- **Issuance risk (aka volatile premiums):** The supply of ETNs are controlled entirely by their issuers. If the issuer decided to stop issuing new shares of the ETN, it's possible the demand for the ETN could exceed the supply available and the note's price could increase by much more than it's indicative value. If they were to again re-issue new shares, the ETN's price could dive dramatically.
- **Closure risk:** There are multiple ways for an issuer to effectively close an ETN. An issuer may call the note (also known as "accelerated redemption") by returning the value of the note less fees. However, not all ETNs have terms which allow for accelerated redemption. The alternative is for issuers to delist the note from national exchanges and suspend new issuance. When this happens, ETN investors are left with two choices. They can either hold the note until it matures, which could be years away, or trade the ETN in the over-the-counter (OTC) market where spreads can be even wider than on national exchanges.

Market Trading & Liquidity Risk – Your investment account faces numerous market trading risks, including the potential lack of an active market for investments held in your account. This includes both the mutual funds and securities held by the mutual funds. Additionally, to meet liquidity needs, mutual funds may be forced to sell securities at depressed prices in order to create liquidity for redemption requests.

Management Risk – The performance of your account is subject to the risk that our investment strategy may not produce the intended results. Passive Investment Risk – Avier may use passively managed mutual funds which do not attempt to take defensive positions in declining markets.

Leverage and Derivatives Risk – Within the mutual funds, managers may enter into certain transactions that give rise to a form of leveraging, including borrowing. They may also use derivatives which can create leverage. The use of leverage may cause a portfolio to liquidate portfolio positions when it may not be advantageous to do so. Leveraging may make a portfolio more volatile than if the portfolio had not been leveraged. This is because leverage tends to increase a portfolio's exposure to market risk, interest-rate risk, or other risks by increasing assets available for investment. Derivatives such as futures, options, and swap agreements can also lead to losses, particularly when derivatives are used to enhance return rather than offset risk.

Regulatory Risk – The legal, tax, and regulatory environment worldwide in the financial industry is evolving, and changes in regulations affecting the financial industry, including Avier and the issues of financial instruments held in client accounts, may have a material adverse effect on our ability to pursue

the investment strategies described above or the value of the instruments held in client accounts. There has been an increase in scrutiny of the financial industry by governmental agencies and self-regulatory organizations. Various national governments have expressed concern regarding the disruptive effects of speculative trading and the need to regulate the financial markets in general. New laws and regulations or actions taken by regulators that restrict our ability to pursue our investment strategies or conduct business with broker-dealers and other advisors or counterparties with whom we work could adversely affect client accounts.

Concentrated Stock Overlay Strategy Risk - Many of the risks explained in this section apply to the concentrated stock overlay strategy risk. This strategy is not appropriate for every investor. While each position taken in the strategy is “covered,” meaning that there is a limited amount of risk, this does not guarantee the strategy will be profitable in all time periods. Also, there is the possibility that the stock could be called away.

Legacy Holdings Risk - Securities that are brought to Avier which are not subsequently sold and fully diversified carry the potential for greater concentration and specific issuer risk in the portfolio that may result in more volatile results and a higher risk of loss than a fully diversified portfolio.

Extraordinary Events – Global terrorist activity and armed conflicts may negatively affect general economic conditions, including sales, profits and productions, and may materially affect prices and/or impair our trading facilities and infrastructure or the trading facilities and infrastructure of our custodians, counterparties or the exchanges or markets on which we (they) trade.

Cybersecurity Risk – Recent events have illustrated the cybersecurity risks that companies in various industries have faced, along with damages that may ensue. Being in the financial services industry, we acknowledge that cybersecurity risks exist for our firm. We are certainly mindful of them, focusing our efforts on maintaining and improving our policies and procedures in this area, striving to mitigate our risks. We review, no less than annually, our service providers’ policies and procedures related to their specific cyber risks, and their policies related to mitigation of such risks. Even with all best efforts of prevention and mitigation, a cyberattack or other unauthorized access could be directed at Avier or one of our service providers, and thus there is a potential risk of loss of personal information and data.

Item 9. Disciplinary Information

Avier does not have any disciplinary events to disclose.

Item 10. Other Financial Industry Activities and Affiliations

We may receive client referrals from TD Ameritrade through our participation in TD Ameritrade AdvisorDirect. TD Ameritrade has established Advisor Direct as a means of referring its brokerage customers and other investors seeing fee-based personal investment service or financial planning service to independent investment advisors. Please see Item 14 – Brokerage Practices for further information.

During the year, we sponsor various client educational events and seminars, where investment strategies, market conditions and other topics are discussed. Periodically, we may co-sponsor these events with some of the mutual fund companies with which we have a business relationship. This could create a potential conflict of interest. When choosing mutual funds/companies to use in our clients' portfolios, our primary consideration is the suitability of the fund for our clients, as well as the results of our due diligence on the company and the various funds we are considering.

Item 11. Code of Ethics, Interest in Client Transactions and Personal Trading

Code of Ethics and Personal Trading

Avier places the highest priority on maintaining our reputation for integrity and professionalism. That reputation is a vital business asset. The confidence and trust placed in Avier and our employees by our clients is something that we value and endeavor to protect. Thus, we have adopted a Code of Ethics "the "Code"), which sets forth our expectations of appropriate ethical conduct by our employees and related or associated persons.

The Code provides guidance and specific standards of conduct or situations where violations, inadvertent or otherwise, could occur in the conduct of business. Employees must avoid situations where their personal interests conflict with the interests of Avier or our clients. The Code describes appropriate conduct surrounding gifts, outside employment, fiduciary appointments, political activities and personal investments and trading activities. In addition, the Code prohibits dishonest and fraudulent acts and reaffirms our commitment to client confidentiality. Every employee and associated person is required annually to sign a statement acknowledging that he or she agrees to abide by the standards set for the in the Code.

Employees and associated persons of Avier may, from time to time, purchase or sell shares of the same securities, which are held in our clients' accounts. Given that the majority of our portfolios are invested in open-ended mutual funds and ETFs, we do not believe there is a material risk that such personal trades, which may be placed at or near the time of client trades, would in any way be detrimental to our clients. We have a pre-clearance requirement and procedure for buys and sells of stocks in which a client holds a concentrated position and is also employed by that company. This policy also includes employees who have an immediate household member who holds a high-level position at a publicly traded company. Our Managing Director and Chief Investment Officer will determine if that company should be put on the pre-clearance list.

A complete copy of the Code of Ethics may be requested by contacting our Compliance Officer at 888.200.7759 or 425.467.1011.

Participation or Interest in Client Transactions:

It is our policy to permit the firm and our employees to buy, sell, and hold the same mutual funds that we also recommend to clients. It is acknowledged and understood that we perform investment services for various clients with varying investment goals and risk profiles. As such, our investment advice may differ between clients and investments made by our employees. Should any buys or sells of any mutual

funds occur in the accounts of any of our clients or employees on the same day, all accounts receive the end of day pricing for the mutual fund shares.

We have no obligation to recommend for purchase or sale a mutual fund or security that our principals, affiliates, or employees may purchase, sell, or hold. When a decision is made to liquidate a security from all applicable accounts, priority will always be given to the client's order before those of an employee or associated person to the advisor. In some cases for placing non-mutual fund trades, the trades of clients and advisory personnel will be combined in a single block trade. For mutual fund trades, all trades will receive the end-of-day pricing for the shares. For securities trades, all trades will receive the average price for the shares.

We have procedures to deal with insider trading, employee-related accounts, "front running," and other issues that may present a potential conflict when such a purchase, sales or recommendation are made. In general, these policies and procedures, including the review of employee security transactions and holdings, are intended to eliminate, to the extent possible, the adverse effect of potential conflicts of interest on clients.

Item 12. Brokerage Practices

We have entered into a custodial contract with TD Ameritrade Institutional, a division of TD Ameritrade, Inc., member FINRA/SIPC, ("TD Ameritrade"), and Charles Schwab, member FINRA/SIPC, ("Schwab") which are qualified, unaffiliated custodians and full-service brokerage firms with offices throughout the United States. TD Ameritrade and Schwab are SEC-registered broker-dealers and FINRA members. Clients will sign a separate contract with TD Ameritrade or Schwab. Both custodians provide custody and brokerage services, monthly/quarterly reporting to clients and daily electronic reporting to us. Each client maintains one or more separate accounts with TD Ameritrade or Schwab for this purpose, and pay TD Ameritrade or Schwab directly for custody and brokerage services. The amount of TD Ameritrade's or Schwab's fee is included in the contract clients sign with either custodian. We believe the selection of TD Ameritrade and Schwab is in the best interest of our clients due to the scope, quality, and price of both custodians' services.

Avier does not have any traditional soft-dollar arrangements. However, as discussed below, and in other areas of this document, Avier does typically receive benefits from relationships with recommended custodians, their affiliates and mutual fund companies we place in client portfolios.

We participate in both the TD Ameritrade and Schwab Institutional programs, which provide us with access to their institutional trading and operations services. There is not a minimum level of assets of clients' accounts required to access these types of services. Our participation in the institutional programs does not depend on the amount of brokerage transactions directed to TD Ameritrade or Schwab. By participating in the TD Ameritrade and Schwab Institutional programs, we receive economic benefits that are not typically available to TD Ameritrade or Schwab retail investors. There is no direct link between our participation in this program and the investment advice we give to our clients. These services and benefits for TD Ameritrade or Schwab may include:

- research

- brokerage
- custody
- access to mutual funds and other investments that are otherwise available only to institutional investors or would require a significantly higher minimum initial investment.

TD Ameritrade and Schwab also make available other products and services that benefit us but may not benefit our clients' accounts. These may include software and other technology that

- provide access to client account data;
- facilitate trade execution, including access to an electronic communications network for client order entry and account information;
- provide research pricing information and other market data;
- facilitate payment of Avier's management fees from our clients' accounts (only as authorized by our clients); and
- assist with back office support, recordkeeping and client reporting, including duplicate client statements and confirmations.

Many of these services generally may be used to service all or a substantial number of our accounts, including accounts not held in custody at TD Ameritrade or Schwab.

TD Ameritrade or Schwab may also provide us with other services intended to help us manage our business enterprise. These services may include publications on

- regulatory compliance on general market conditions,
- information technology,
- practice management,
- financial planning, and
- marketing.

Through our relationship with TD Ameritrade, we may also receive discounted fees from third-party providers for their products.

TD Ameritrade cannot custody REIT holdings in a non-qualified account. For clients who are in this situation, your REIT investment will be held in custody at the issuing company. You will be provided quarterly statements as well as online access to view your account.

For clients who have a True VA variable annuity, those assets are held in custody at Symetra Life Insurance Company. For clients who have a variable life product, those assets are held in custody at TIAA.

Best Execution

As indicated above, we typically require that clients open brokerage/custodial accounts at custodians not affiliated with us – generally TD Ameritrade or Schwab. We are not compensated directly for

recommending custodians to clients, though we may receive indirect economic benefits from those custodians as outlined above. The criteria for suggesting a custodian include reasonableness of commissions and other costs of trading, ability to facilitate trades, access to client records, computer trading support and other operational considerations. These factors will be reviewed from time to time to ensure that the best interests of the clients are upheld.

In seeking “best execution” for clients, the key factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into account the full range of services, including execution capability, technological processes used for submitted trades and other valuation services.

While we acknowledge our duty to seek best execution of trades in client accounts, all trades for accounts held in custody at TD Ameritrade must be executed through TD Ameritrade’s trading system. This is the same for Schwab. Since all trades for accounts held in custody at TD Ameritrade or Schwab must be executed through the same broker/dealer, directed brokerage is not available to clients.

From time to time, clients may transfer in securities as part of their opening account balances. When these securities are sold, procedures are in place to confirm that the executed sales price received is within the parameters of best execution as set by us, as the trading department regularly monitors the amount of time it takes to execute a trade, along with the price of the trade.

On a monthly basis, mutual fund and securities valuations are verified via outside independent third-party sources that are publicly available, such as Yahoo Finance, MSN Money or Big Charts. The pricing on all mutual funds that are held in each of our set portfolios at the end of the month are checked, plus three random equity positions. Should there be any pricing variances from those provided through the downloads from TD Ameritrade or Schwab to the end of the month pricing obtained from the outside sources, any discrepancies will be resolved immediately with the Pricing Department at TD Ameritrade or Schwab and corrections will be made in the portfolio management program.

We have the ability to block trade securities in our clients’ portfolios. If we opt to block trade security positions, then all participants receive the average price received on that day.

As part of our fiduciary duty to our clients, we endeavor at all times to put the interest of our clients first. We want our clients to be aware that the receipt of the above benefits and services from TD Ameritrade or Schwab may create a potential conflict of interest, as this could indirectly influence our choice of either broker-dealer for custody and brokerage services. Avier reviews its choice of custodians on an annual basis to reaffirm the health of each entity, the quality of executions and the additional services provided by TD Ameritrade and Schwab. We believe our selection of TD Ameritrade and Schwab as custodians and brokers is in the best interest of our clients because of the scope, quality, and price of TD Ameritrade’s or Schwab’s services.

We do not permit agency cross transactions or principal transactions. There are policies and procedures in place regarding these restrictions, as well as all of our staff’s awareness of the restrictions.

Commissions and Fees

TD Ameritrade and Schwab retain any commission or (12b-1) fees paid from broker/dealers who executed the trades or any fees from the mutual funds. We do not receive any investment management compensation other than client-paid management fees.

Item 13. Review of Accounts

Account Reviews:

Quarterly performance reports, along with a commentary letter, are prepared and reviewed by Avier before they are delivered to you via electronic upload to a password-protected, secure website or via regular mail.

We periodically review our clients' portfolios, which is normally done on a quarterly basis.

- Comparison of each portfolio to each client's agreed upon target allocation, which is based on each client's current risk/suitability profile form on file.
- If a portfolio is "out of tolerance" to the established parameters, the appropriate Financial Advisor is notified and then makes a determination as to rebalancing the portfolio to cure the out of tolerance issues. The Financial Advisor may also talk to the client and together, they may decide for a variety of reasons to leave the account out of tolerance.
- Client accounts may be reviewed more often depending on market conditions or a change in circumstances or investment suitability.
- Our Compliance Department also monitors our clients' portfolios for consistency with client objectives/risk tolerance and restrictions.

Client Reviews:

We meet with clients regularly to review their asset allocations, risk tolerance, objectives and strategies, either in person, via webinar, or over the phone. These may be conducted annually or more often, based on requests from our clients. For these meetings, we prepare various written analysis reports for each account, which are then reviewed in detail during the meeting(s). In addition, clients receive reports from TD Ameritrade or Schwab (and other custodians in the case of Held-away Assets, True VA, TIAA Variable Insurance Products, or REITs), which include the securities positions held in the account and any transactions during the period. Clients may also receive from their custodian additional reports, trade confirmations and tax information such as 1099s and 5498s. It is often possible to receive these reports electronically.

Item 14. Client Referrals and Other Compensation

TD Ameritrade AdvisorDirect

As mentioned in Item 12, we may receive client referrals from TD Ameritrade through our participation in TD Ameritrade AdvisorDirect. TD Ameritrade is a discount broker-dealer independent of and

unaffiliated with us, so there is no employee or agency relationship between us. TD Ameritrade does not supervise us and has no responsibility for the management of our clients' portfolios or any other advice or services we may offer. In addition to meeting the minimum eligibility criteria for participation in AdvisorDirect, we may have been selected by TD Ameritrade to participate in this program based on the amount and profitability to TD Ameritrade of assets held in, and trades placed for, client accounts maintained with TD Ameritrade.

We pay TD Ameritrade an on-going fee for each successful client referral. This fee is usually a percentage (not to exceed 25%) of the advisory fee that the referred client pays to us ("Solicitation Fee"). We will also pay TD Ameritrade the Solicitation Fee on any advisory fees received from any of a referred client's family members, including a spouse, child or any other immediate family member who resides with the referred client and has hired us on the recommendation of such referred client. We will not charge our clients referred through AdvisorDirect any fees or costs higher than our standard fee schedule offered to our other clients. Also, we will not pass the Solicitation Fee paid to TD Ameritrade to the referred clients. For information regarding additional or other fees paid directly or indirectly to TD Ameritrade, please refer to the TD Ameritrade AdvisorDirect Disclosure and Acknowledgement Form.

Our participation in AdvisorDirect raises potential conflicts of interest. TD Ameritrade will most likely refer clients through AdvisorDirect to investment advisors that encourage their clients to custody their assets at TD Ameritrade and whose client accounts are profitable to TD Ameritrade.

Consequently, in order to obtain client referrals from TD Ameritrade, we may have an incentive to recommend to clients that the assets under management by us be held in custody with TD Ameritrade and to place transactions for client accounts with TD Ameritrade. In addition, we have agreed not to solicit clients referred to us through AdvisorDirect to transfer their accounts from TD Ameritrade or to establish brokerage or custody accounts at other custodians, except when our fiduciary duties require us to do so.

However, our participation in AdvisorDirect does not change the way we manage our clients' accounts, including how trading occurs occasionally when asset class exposures fall outside our target parameters and when replacing or substituting a position in the portfolio (as stated in Item 8).

Further, our participation does not diminish our fiduciary duty to put our clients' best interest first, including our duty to seek best execution of trades for our clients' accounts (as discussed in Item 12).

Dimensional Fund Advisors (DFA) Referrals

DFA is a global investment manager that offers a full range of equity and fixed income strategies through their mutual fund offerings. DFA funds are not offered directly to the investing public, and advisory firms offering DFA funds must be selected. Such selection does not imply any level of skill or training or that our services will result in any specific level of portfolio performance or that the referred client will not lose money.

Potential clients can search for investment advisors in their geographic area on the DFA website and then contact them. If the potential client becomes a client of Avier, there is no fee of any kind paid to DFA. Since there are not any fees due for referrals, the potential conflicts of interest are virtually nil.

Item 15. Custody

Avier does not take custody of client assets. However, we are deemed to have custody because we have the ability to debit the quarterly management fees directly from clients' accounts, which is authorized by your Investment Management Agreement.

To comply with the requirements of the SEC's custody Rule, our clients receive monthly statements from their custodian, either in paper format or electronic format. For clients holding a True VA variable annuity, they will receive quarterly statements from Symetra Life Insurance Company as well as confirmations whenever trades are placed in their sub-accounts. For clients holding a TIAA Variable Life product, they will receive quarterly statements from TIAA.

These statements are the official records of our clients' accounts. We encourage our clients to compare and verify the information on any statements that we produce with the information on the statements from the specific custodian. Our clients also have electronic access to their accounts through Investor Access via AdvisorClient via the TD Ameritrade institutional website and through the client login on the Schwab website..

We execute trades for our clients' accounts via a limited power of attorney, which grants trading privileges to us. This gives us discretionary authority to trade our clients' accounts without prior notification of the trades to our clients. Our clients may request to receive trade confirmations and prospectuses from the custodian. This election may be made at any time by our clients and may be changed at any time by our clients.

These same assets will also be subject to additional fees and expenses as set forth in the prospectuses of the funds in which our clients' accounts are invested, and fees and expenses charged by the custodian, all of which are ultimately borne by our clients.

Item 16. Investment Discretion

Details regarding the investment discretion that we exercise with respect to our client accounts are included in Item 4 – Advisory Business. Avier usually receives discretionary authority from our clients at the outset of an advisory relationship, as confirmed with the signed Investment Management Agreement and the custodial paperwork to establish the advisory account(s). Discretion means that, without having to obtain prior approval, we may execute investment transactions in a portfolio in order to implement the strategy we have developed with a client. Investment transactions include executing specific purchase, sale or other securities transactions, and establishing specific investment accounts. Investment discretion does not include the ability to obtain possession of the securities in a portfolio other than to process transactions for those securities, including the movement of securities or cash from one portfolio account to another registered in the client's name.

In all such cases, such investment discretion is to be exercised in a manner consistent with the stated investment objectives for a portfolio. When selecting securities and determining amounts for investment, we are guided by the established risk tolerance, 10-year cash analysis needs, other restrictions and requirements clients have provided to us. At all times, clients retain the authority to provide us with direction regarding investments, including limitations as to the types of securities and the timing of transactions.

Item 17. Voting Client Securities

Avier does not vote proxies for our clients. This is stated in our management agreement, which our clients sign at the outset of their advisory relationship with us. The custodians or their appointed transfer agents send all proxies directly to our clients. You are encouraged to call one of our Financial Advisors at the phone numbers listed in Item 1, with any questions related to proxies or proxy voting.

Item 18. Financial Information

We do not require or solicit prepayment of fees six months or more in advance. We are not aware of any financial condition that is reasonably likely to impair our ability to meet our contractual commitments to clients. We have never been the subject of any bankruptcy petition.

Item 19. Privacy Policy

We are committed to building relationships with our current and prospective clients based on trust and confidence. An important part of that relationship includes maintaining the confidentiality of our clients' non-public personal information. Below is our policy regarding the collection and protection of your personal information.

Information We Collect and Maintain

Avier, as part of our relationship as your investment advisor, will collect information about you for business purposes, such as evaluating your financial needs, processing your requests and transactions and providing you quality service. The personal information we collect includes:

- Information you provide to us on applications, questionnaires and other forms (such as your name, address, social security number, occupation, assets and income);
- Brokerage statements, mutual fund statements or other information you authorize us to receive; or
- Information that we generate to service your account (such as trade tickets and account statements).

Disclosure of Information

We will not disclose any non-public personal information to any non-affiliated third parties, except in the following circumstances:

- As necessary to provide the service that you have requested or authorized, or to maintain and service your account;
- As required by regulatory authorities or law enforcement officials who have jurisdiction over us, or
To the extent reasonably necessary to prevent fraud and unauthorized transactions.

Protecting the Confidentiality and Security of Your Personal Information

We restrict access to non-public personal information about you to only those employees and service providers who need to know that information to provide products or services to you. Firm employees are subject to a strict employment policy as well as our Code of Ethics regarding confidentiality.

All other persons are restricted from accessing that information. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information.

We respect and value that you have entrusted us with your private financial information. Avier is committed to preserving that trust by protecting and respecting the privacy of all our clients to the best of our ability. We will not disclose your non-public personal information unless it is required by law, with your direct consent, or as necessary to provide you with our services. We have not and will not sell your personal information to anyone, even if our formal client relationship ends.

Item 20. Business Continuity Plan

Avier is very aware of the issues that any type of interruption/disaster may create for our clients, our staff and our company. We have adopted a business continuity plan that is designed to address:

- safeguarding the health and lives of our personnel in the event of a disaster;
- minimizing the impact of any significant business disruption on our clients' ability to conduct business with us, including accessing their records and assets; and
- restoring the firm's ability to operate normally in the shortest practical time.

We have a Business Continuity Plan and procedures in place regarding various scenarios of business disruptions that involve notifying our employees and our clients of the situation at hand. We will use multiple forms of communications, including email, notices on our website, web conferences, telephone, and recorded messages on a second voicemail (if our telephone system is not available). We have two different secure computer back-up systems, where our data (including important client documents and corporate books and records) is stored locally as well as outside of our geographic location.

For additional information, please contact our Compliance Department at 425.467.1011 or 888.200.7759.

Part 2B Form ADV: **Brochure Supplement, March 2019**
Item 1 – Cover Page

David K. Welty, CFP® - Co-Founder and Managing Director
RAM Investment Partners, LLC dba
Avier Wealth Advisors

10655 NE 4th Street, Suite 508
Bellevue, WA 98004
425.467.1011 | 888.200.7759



This brochure supplement provides information about David Welty that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425-467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about David Welty is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

David K. Welty

Year of Birth: 1960

Education:

Mesa State College; BS Geology

Business Experience:

- 2012 to Present: RAM Investment Partners, LLC - Co-Manager and Managing Director
- 2002 to Present: Retirement Asset Management, LLC - President
- 2000 to 11/2006: Raymond James Financial Services – Registered Representative (Retirement Asset Management served as Branch Office during this time)
- 1996 to 1/2000: FSC Securities Corporation - Registered Representative

Certifications and Professional Designations:

- CERTIFIED FINANCIAL PLANNER™ - 2006: See last page for certification requirements.

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of David Welty. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. David Welty is not actively engaged in any such activities.

Item 5 – Additional Compensation

David Welty receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Mr. Welty. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**
Item 1 – Cover Page

Taylor E. Drake, CFA, CPWA® – Co-Founder and Chief Investment Officer
RAM Investment Partners, LLC dba
Avier Wealth Advisors



4900 Meadows Road, Suite 130
Lake Oswego, OR 97035
503.636.1443

This brochure supplement provides information about Taylor Drake that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425-467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about Taylor Drake is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

Taylor E. Drake

Year of Birth: 1964

Education:

Brigham Young University; BA Economics, with Minor in Japanese

Business Experience:

- 4/2012 to Present: RAM Investment Partners, LLC - Co-Manager and Chief Investment Officer
- 1/2012 to 4/2012: Retirement Asset Management, LLC - Chief Investment Officer
- 2010 to Present: ProVest Capital Management LLC - Principal
- 2003 to 2010: Wealth Strategies Group, LLC - Principal
- 2001 to 2003: WS Griffith Securities - Registered Representative
- 1995 to 2000: Morley Financial Services - Portfolio Manager and Director of Product Development
- 1994 to 1995: US Bank - Investment Banking Associate Director
- 1987 to 1994: Mellon Bank, Tokyo - International Investment Banking Associate

Certifications and Professional Designations:

- Chartered Financial Analyst: 2000 - See last page for certification requirements.
- Certified Private Wealth Advisor® - 2016: See last page for certification requirements.

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of Taylor Drake. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

Mr. Drake occasionally provides expert witness services in civil and /or regulatory proceedings related to the investment industry. The time spent on such activities varies by case, but has generally not exceeded 15% of Mr. Drake's time. Any income generated by these services is paid to RAM rather than directly to Mr. Drake.

Item 5 – Additional Compensation

Taylor Drake receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Mr. Drake. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**

Item 1 – Cover Page

John Christopher Moffatt, CRPC®
RAM Investment Partners, LLC dba
Avier Wealth Advisors

10655 NE 4th Street, Suite 508
Bellevue, WA 98004
425.467.1011 | 888.200.7759



This brochure supplement provides information about John Christopher Moffatt that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425-467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about John Christopher Moffatt is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

John Christopher Moffatt

Year of Birth: 1950

Education:

Attended Pierce College, Los Angeles, California

Business Experience:

- 4/2012 to Present: RAM Investment Partners, LLC - Financial Advisor (IAR)
- 11/2006 to 4/2012: Retirement Asset Management, LLC - Financial Advisor (IAR)
- 2002 to 11/2006: Raymond James Financial Services, Inc. - Registered Representative (Retirement Asset Management, LLC served as Branch Office during this time)
- 1976 to 2002: Abbott Laboratories, Inc. - Manager, Diagnostics Division, Western United States, South America/Caribbean/Mexico, and Europe

Certifications and Professional Designations:

- Chartered Retirement Planning CounselorSM - 2004: See last page for certification requirements.

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of John Christopher Moffatt. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. John Christopher Moffatt is not actively engaged in any such activities.

Item 5 – Additional Compensation

John Christopher Moffatt receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

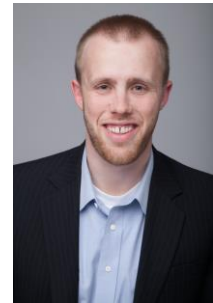
Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Mr. Moffatt. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**

Item 1 – Cover Page

Lars Lee Phillips, CFA, CFP®
RAM Investment Partners, LLC dba
Avier Wealth Advisors

10655 NE 4th Street, Suite 508
Bellevue, WA 98004
425.467.1011 | 888.200.7759



This brochure supplement provides information about Lars Lee Phillips that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425- 467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about Lars Lee Phillips is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

Lars Lee Phillips
Year of Birth: 1988

Education:

- University of Washington; BA Business Administration (Formal Options in Finance and Marketing)

Certifications and Professional Designations:

- Chartered Financial Analyst: 2016 - See last page for certification requirements.
- CERTIFIED FINANCIAL PLANNER™ - 2017: See last page for certification requirements.

Business Experience:

- 2/2017 to Present: Ram Investment Partners, LLC – Lead Advisor
- 4/2012 to 2/2017: RAM Investment Partners, LLC – Associate Advisor
- 1/2012 to 4/2012: Retirement Asset Management, LLC – Associate Advisor
- 1/2010 to 1/2012: Retirement Asset Management, LLC - Client Services

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of Lars Lee Phillips. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Lars Lee Phillips is not actively engaged in any such activities.

Item 5 – Additional Compensation

Lars Lee Phillips receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Mr. Phillips. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**

Item 1 – Cover Page

Christopher Jordan Edwards, CFA, CFP®

RAM Investment Partners, LLC dba
Avier Wealth Advisors

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Bellevue, WA 98004
425.467.1011 | 888.200.7759



This brochure supplement provides information about Christopher Jordan Edwards that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425- 467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about Christopher Jordan Edwards is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

Christopher Jordan Edwards

Year of Birth: 1983

Education:

- Texas A&M University – BS Economics

Business Experience:

- 2/2017 to Present: RAM Investment Partners, LLC – Lead Advisor
- 3/2016 to 2/2017: RAM Investment Partners, LLC – Associate Advisor
- 6/2007 to 3/2016: Robare & Jones Asset Managers – Financial Advisor
- 9/2007 to 3/2016: Triad Advisors, Inc. – Registered Representative
- 11/2006 to 05/2007: Whiteside Investments – Intern

Certifications and Professional Designations:

- Chartered Financial Analyst - 2013: See last page for certification requirements.
- CERTIFIED FINANCIAL PLANNER™ - 2010: See last page for certification requirements.

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of Christopher Jordan Edwards. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Christopher Jordan Edwards is not actively engaged in any such activities.

Item 5 – Additional Compensation

Christopher Jordan Edwards receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Mr. Edwards. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**

Item 1 – Cover Page

John Preston Osseward, III, CFA, CFP®, CAIA, FRM®
RAM Investment Partners, LLC dba
Avier Wealth Advisors



10655 NE 4th Street, Suite 508
Bellevue, WA 98004
425.467.1011 | 888.200.7759

This brochure supplement provides information about John Preston Osseward that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425- 467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about John Preston Osseward is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

John Preston Osseward

Year of Birth: 1988

Education:

- University of Washington; BA History

Business Experience:

- 8/2018 to present: RAM Investment Partners, LLC – Chief Operating Officer/Chief Compliance Officer
- 2/2015 to 8/2018: RAM Investment Partners, LLC – Associate Advisor
- 3/2014 to 2/2015: RAM Investment Partners, LLC – Client Services Associate
- 7/2013 to 3/2014: Wurts & Associates – Analyst

Certifications and Professional Designations:

- Chartered Financial Analyst - 2017: See last page for certification requirements.
- CERTIFIED FINANCIAL PLANNER™ - 2017: See last page for certification requirements.
- Chartered Alternative Investment Analyst - 2014: See last page for certification requirements
- Financial Risk Manager – 2015: See last page for certification requirements

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of John Preston Osseward. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. John Preston Osseward is not actively engaged in any such activities.

Item 5 – Additional Compensation

John Preston Osseward receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, is responsible for all supervision and monitoring of investment advice offered to clients by Mr. Osseward. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

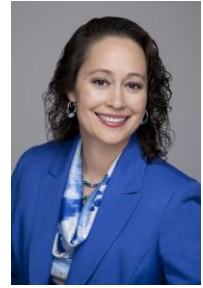
Part 2B Form ADV: **Brochure Supplement, March 2019**

Item 1 – Cover Page

Shalina Renee Martos, CFP[®], CDF[®], AAMS[®]

RAM Investment Partners, LLC dba
Avier Wealth Advisors

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Bellevue, WA 98004
425.467.1011 | 888.200.7759



This brochure supplement provides information about Shalina Renee Martos that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425- 467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about Shalina Renee Martos is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

Shalina Renee Martos

Year of Birth: 1978

Education:

- Northwest University, BA Business Management

Business Experience:

- 3/2016 to present: RAM Investment Partners, LLC – Associate Advisor
- 11/2014 to 3/2016: Caregiver
- 7/2014 to 11/2014: Merrill Lynch Bank of America – Financial Solutions Advisor
- 1/2009 to 7/2014: Charles Schwab & Co., Inc. – Client Svc. Assoc.> Assoc. Financial Consultant
- 6/2002 to 12/2008: Smith Barney – Various positions in Operations and Sales

Certifications and Professional Designations:

- CERTIFIED FINANCIAL PLANNER[™]: 2015 See last page for certification requirements
- Accredited Asset Management SpecialistSM - 2010: See last page for certification requirements
- Certified Divorce Financial Analyst[®] - 2018: See last page for certification requirements

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of Shalina Renee Martos. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Shalina Renee Martos is not actively engaged in any such activities.

Item 5 – Additional Compensation

Shalina Renee Martos receives compensation for providing advisory services solely from her responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Ms. Martos. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**
Item 1 – Cover Page

Nicholas Leo Wright

RAM Investment Partners, LLC dba
Avier Wealth Advisors

10655 NE 4th Street, Suite 508
Bellevue, WA 98004
425.467.1011 | 888.200.7759



This brochure supplement provides information about Nicholas Leo Wright that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425- 467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about Nicholas Leo Wright is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

Nicholas Leo Wright

Year of Birth: 1993

Education:

- San Diego State University – BS Business Administration (Concentration in Finance)

Business Experience:

- 11/2017 to Present: RAM Investment Partners, LLC – Associate Advisor
- 6/2015 to 11/2017: RAM Investment Partners, LLC – Client Service Associate
- 6/2014 to 8/2014: RAM Investment Partners, LLC – Intern

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of Nicholas Leo Wright. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Nicholas Leo Wright is not actively engaged in any such activities.

Item 5 – Additional Compensation

Nicholas Leo Wright receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Mr. Wright. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**
Item 1 – Cover Page

Jennifer Paige Lee

RAM Investment Partners, LLC dba
Avier Wealth Advisors

10655 NE 4th Street, Suite 508
Bellevue, WA 98004
425.467.1011 | 888.200.7759



This brochure supplement provides information about Jennifer Paige Lee that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425- 467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about Jennifer Paige Lee is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

Jennifer Paige Lee

Year of Birth: 1991

Education:

- University of Notre Dame – BA Business Administration – Double Major in Finance and Psychology

Business Experience:

- 05/2018 to Present: RAM Investment Partners, LLC – Associate Advisor
- 11/2017 to 05/2018: RAM Investment Partners, LLC – Client Service Associate
- 06/2017 to 10/2017: Edward Jones – Advisor
- 05/2016 to 03/2017: Huntington Learning Center – Instructor
- 06/2015 to 04/2016: Microsoft – Senior Financial Analyst, Corporate Financial Planning and Analysis
- 07/2013 to 06/2015: Microsoft – Financial Rotational Analyst

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of Jennifer Paige Lee. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Jennifer Paige Lee is not actively engaged in any such activities.

Item 5 – Additional Compensation

Jennifer Paige Lee receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Ms. Lee. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**
Item 1 – Cover Page

Rachel Christine Clawson

RAM Investment Partners, LLC dba
Avier Wealth Advisors



4900 Meadows Road, Suite 130
Lake Oswego, OR 97035
503.636.1443

This brochure supplement provides information about Rachel Christine Clawson that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425- 467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about Rachel Christine Clawson is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

Rachel Christine Clawson

Year of Birth: 1991

Education:

- Oregon State University – BS Viticulture and Enology

Business Experience:

- 4/2018 to Present: RAM Investment Partners, LLC – Client Service Associate
- 3/2017 to 4/2018: Leidos – Customer Service
- 3/2016 to 3/2017: Edward Jones – Advisor
- 9/2015 to 3/2016: LA Fitness – Personal Trainer
- 9/2015 to 12/2015: Chuze Fitness – Personal Trainer
- 12/2014 to 8/2015: Starbucks - Barista
- 7/2014 to 5/2015: Natural Wine Company – Wine Sales Representative
- 7/2014 to 12/2014: 24 Hour Fitness – Personal Trainer
- 6/2010 to 6/2014: Dixon Recreation Center – Multiple positions

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of Rachel Christine Clawson. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Rachel Christine Clawson is not actively engaged in any such activities.

Item 5 – Additional Compensation

Rachel Christine Clawson receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Ms. Clawson. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**
Item 1 – Cover Page

Kaleb Timothy Strawn
RAM Investment Partners, LLC dba
Avier Wealth Advisors

10655 NE 4th Street, Suite 508
Bellevue, WA 98004
425.467.1011 | 888.200.7759



This brochure supplement provides information about Kaleb Timothy Strawn that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425- 467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about Rachel Christine Clawson is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

Kaleb Timothy Strawn
Year of Birth: 1994

Education:

- Saint Martin's University – BA Business Administration (Concentration in Finance and Economics)

Business Experience:

- 7/2018 to Present: RAM Investment Partners, LLC – Client Service Associate
- 11/2017 to 7/2018: RAM Investment Partners, LLC – Intern

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of Kaleb Timothy Strawn. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Kaleb Timothy Strawn is not actively engaged in any such activities.

Item 5 – Additional Compensation

Kaleb Timothy Strawn receives compensation for providing advisory services solely from his responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Mr. Strawn. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Part 2B Form ADV: **Brochure Supplement, March 2019**
Item 1 – Cover Page

Stephen Willi Zeller
RAM Investment Partners, LLC dba
Avier Wealth Advisors

10655 NE 4th Street, Suite 508
Bellevue, WA 98004
425.467.1011 | 888.200.7759



This brochure supplement provides information about Stephen Willi Zeller that supplements the RAM Investment Partners, LLC Part 2A Brochure. Please contact JP Osseward, CCO at 425- 467-1011 if you did not receive a copy of that Brochure or if you have any questions about the contents of this supplement. Additional information about Stephen Willi Zeller is available on the SEC's website at <http://www.advisorinfo.sec.gov>.

Item 2 – Educational Background and Business Experience

Stephen Willi Zeller
Year of Birth: 1959

Education:

- University of Washington; BA Economics

Business Experience:

- 4/2012 to Present: RAM Investment Partners, LLC - Portfolio Implementation Specialist
- 11/2006 to 4/2012: Retirement Asset Management, LLC - Portfolio Implementation Specialist
- 5/2006 to 11/2006: Raymond James Financial Services, Inc. – Portfolio Implementation Specialist (Retirement Asset Management, LLC served as Branch Office)
- 2000 to 5/2006: The Pacific Financial Group, Inc. - Trader

Item 3 – Disciplinary Information

RAM Investment Partners, LLC is required to disclose all material facts regarding any legal or disciplinary events that would materially impact a client's evaluation of Stephen Willi Zeller. No events have occurred that are applicable to this item.

Item 4 – Other Business Activities

RAM Investment Partners, LLC is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Stephen Willi Zeller is not actively engaged in any such activities.

Item 5 – Additional Compensation

Stephen Willi Zeller receives compensation solely for providing advisory services and from his other responsibilities at RAM Investment Partners, LLC and from no other source.

Item 6 – Supervision

Dave Welty, our Managing Director, in concert with JP Osseward, our CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Mr. Zeller. They can be reached at 425-467-1011. While the underlying securities within accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Reference Page for all certification designations

Certified Financial Planner: The program is administered by the Certified Financial Planner Board of Standards, Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

Chartered Financial Analyst: The Chartered Financial Analyst charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations, which takes most candidates between two and five years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders –often making the charter a prerequisite for employment. Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

Chartered Retirement Planning Counselor: The College for Financial Planning® awards the CRPC® designation. Those with the CRPC® designation have studied a variety of principles in the retirement planning field, as well as learning the retirement process from start to finish, addressing issues such as estate planning and asset management. In addition to passing the CRPC certification exam, candidates must agree to agree to adhere to the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions.

Certified Divorce Financial Analyst: The Institute for Divorce Financial Analysts awards the CDFA® designation. Individuals with a minimum of three years of professional experience in finance or divorce and a Bachelor's degree are eligible to enroll in the CDFA® Program. This includes experience as a financial professional, accountant, or matrimonial lawyer. A CDFA® professional is a financial professional skilled at

analyzing data and providing expertise on the financial issues of divorce. The role of the CDFA® professional is to assist the client and his or her attorney to understand how the decisions he or she makes today will impact the client's financial future. CDFA® professionals provide the client and attorney with data analysis that shows the financial effect of any given settlement. They become part of the divorce team and provide support on financial issues such as: 1) Understanding the short-term and long-term effects of dividing property. 2) Analyzing pensions and retirement plans. 3) Determining if the client can afford the marital home, and if not, what he or she can afford. 4) Recognizing the tax consequences of different settlement proposals. In some cases, CDFA® professionals are called upon to act as expert witnesses in court or in mediation proceedings.

Chartered Alternative Investment Analyst: The CAIA Charter, recognized globally, is administered by the Chartered Alternative Investment Analyst Association and requires a comprehensive understanding of core and advanced concepts regarding alternative investments, structures, and ethical obligations. To qualify for the CAIA Charter, finance professionals must complete a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets; pass both the Level I and Level II CAIA examinations at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a US bachelor's degree (or equivalent) plus have at least one year of professional experience or have four years of professional experience. Professional experience includes full-time employment in a professional capacity within the regulatory, banking, financial, or related fields. Once a qualified candidate completes the CAIA program, he or she may apply for CAIA membership and the right to use the CAIA designation, providing an opportunity to access ongoing educational opportunities.

Accredited Asset Management SpecialistSM: Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct, and complying with self-disclosure requirements.

Certified Private Wealth Advisor[®]: Individuals who hold the CPWA® designation have met the required prerequisites for education/licensing and experience, and then have completed a multi-step course of study focused on the life cycle of wealth for high net-worth clients. Finally, individuals must pass a comprehensive exam on the subject matter. All designees are required to adhere to the IMCA Code of Professional Responsibility, reaffirming compliance to the code, as well as completing 40 hours of continuing education, which includes two hours of ethics, every two years.

Financial Risk Manager: The FRM designation is a professional certification offered by the Global Association of Risk Professionals (GARP). For 20 years, the FRM has set the global standard for risk management. Developed by the world's leading risk practitioners, the designation signifies a mastery of the essential skills and knowledge needed to help organizations succeed in today's rapidly changing financial landscape. The FRM designation covers the following topics: Market Risk Measurement and Management, Credit Risk Measurement and Management, Operational and Integrated Risk Management, and Investment Management. The designation is awarded after a candidate has completed two tests and demonstrated 2 years of related work experience.