VIAQUEST ADVISORS, LLC

Form ADV Part 3 – Client Relationship Summary
March 24, 2026

ViaQuest Advisors, LLC ("VQA") is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at http://investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers and investing.

Relationships and Services

What investment services and advice can you provide me?

Our firm provides the following investment advisory services: financial planning and portfolio management services, and pension consulting services.

- *Investment Authority:* We primarily manage investment accounts on a discretionary basis. A *discretionary account* allows us to buy and sell investments in your account without requiring your pre-approval on an ongoing basis until you notify us to change this arrangement. You may limit our discretionary authority (for example, limiting the types of funds that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary services whereby we provide investment advice and you make the decision about the purchase or sale of each asset.
- *Monitoring*: VQA monitors your investments at least annually as part of our standard service.
- *Account Minimums:* VQA has a minimum investment account balance of $50,000. Generally, this minimum investment account requirement is negotiable.

For additional information, about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (CRD# 333842) here: www.adviserinfo.sec.gov.

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

Fees, Costs, and Standards of Conduct

What fees will I pay?

Portfolio Management fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Asset management fees range between 0.70% and 1.00%. Portfolio Management fees are payable monthly in advance, based on the previous month's average daily balance Our hourly rate for Financial Planning is $200, due upon services rendered. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Description of Other Fees and Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (CRD# 333842) here: www.adviserinfo.sec.gov.

Let's discuss… Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we are obligated to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- Our firm and/or its investment advisory representatives may from time-to-time purchase or sell products or investments that they may recommend to clients. In such circumstances, our firm or its investment adviser representatives may have a financial interest in recommending investments that our firm or its representatives also own.
- Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- Our firm is compensated based on the assets that we manage. This means there is an incentive for our advisors to increase your account value, which creates a conflict of interest.

Let's discuss… How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (CRD# 333842) here: www.adviserinfo.sec.gov.

How do your financial professionals make money?

For advisory services provided, our financial advisors are compensated by a fixed amount or based on the amount of client assets they personally manage and service. In some instances, financial professionals in non-advisory roles are paid a salary or hourly and may earn bonuses based on company and individual performance.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

Do you or your financial professionals have legal or disciplinary history? For what type of conduct?

Yes. You can visit http://investor.gov/crs for a free and simple search tool to research us and our financial professionals.

Let's discuss… As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact Michael Garcia at 281-335-7609.

Let's discuss… Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Our Firm and its representatives have a fiduciary duty to all clients. Please call our Chief Compliance Officer, Michael Garcia, at 281-335-7609 if you have any concerns.