



## Form CRS Relationship Summary – March 31, 2024

AthenaInvest Advisors LLC (referred to as “AthenaInvest,” “we,” “our,” “us,” or the “Firm”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Investment advisory and brokerage fees and services differ, and it is important that you, the retail investor, understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](http://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

AthenaInvest offers investment management services for retail investors. This means that we can manage your account according to one or more of our investment strategies of your choosing. We specialize in equity-related investments, and may use stocks, options, mutual funds, and ETFs in our strategies. We can manage our strategies in taxable accounts like individual, joint, and trust accounts or in retirement accounts like IRA’s.

#### Monitoring

We use a nightly process to consolidate, value, and monitor client accounts to ensure investments align with the intended investment strategy target. This level of monitoring is offered as part of our standard investment management services.

#### Investment Authority

AthenaInvest provides investment management services on a discretionary basis, which means that you give us the power to decide what securities to buy or sell on your behalf without first needing to obtain your permission to do so. Limitations on what we can buy and sell are described in each of our investment strategies.

Additionally, you may place certain trading restrictions on the account if we believe those restrictions will not have a material impact on our ability to pursue your selected investment strategy.

#### Investment Offerings

We do not limit your access to investment products.

#### Account Minimums and Other Requirements

Generally, we require that retail investors initially invest a minimum of \$100,000 with us. However, we may waive or increase that minimum at our sole discretion.

### Additional Information

More information about our advisory business, including our company, services we offer, fees we charge, clients we serve, and our investment strategies can be found in Items 4, 5, 7, and 8 of our [Form ADV Part 2A](#).

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### Conversation Starters

- ✓ 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?
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### What fees will I pay?

#### Principal Fees and Costs

For separately managed accounts, we charge an investment management fee based on the total value of the accounts we are managing on your behalf. Our standard fee is 1.0% per year and we typically deduct the fee from your account monthly. The specific fee rate and timing of fee deductions may be negotiated at our discretion.

#### Other Fees and Costs

In addition to our investment management fee described above, you are responsible for paying custodial fees, transaction fees for buying or selling securities, fees charged by mutual funds or ETFs held in your account, bank fees, taxes and other service-level fees incurred. If we invest in shares of affiliated registered or private funds advised by us, we waive our account-level investment management fee for any portion of the account that is invested in affiliated funds. Private funds typically charge a management fee and an additional performance-based fee.

## Additional Information

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. For more information about fees and compensation, please refer to Item 5 in our [Form ADV Part 2A](#).

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### Conversation Starters

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

In addition to accounts managed for retail clients, we manage registered and private funds where we can earn higher fees compared to the management fee we charge to retail investors. This situation creates a conflict of interest between you and us because we have an incentive to increase assets managed in higher-margin parts of our business. Despite this, we hold our fiduciary duty above all else and have a code of ethics, standards of practice, and processes in place to mitigate these conflicts to the best of our ability.

## Additional Information

For more information about our conflicts of interest, please refer to Items 6, 10, 11, and 17 in our [Form ADV Part 2A](#).

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### Conversation Starters

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

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## How do your financial professionals make money?

Our financial professionals are paid a fixed base salary and a discretionary bonus. Some of our employees also have an ownership stake in AthenaInvest Advisors LLC's parent company, AthenaInvest, Inc. This ownership

entitles them to a share of the firm's profits. Some of our financial professionals responsible for business development may also be paid based on assets they personally attract to our firm.

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

Yes. You can visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and our investment professionals.

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### Conversation Starters

- ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?

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## Additional Information

If you have any questions about our investment advisory services or if you wish to request a copy of our Relationship Summary, please contact us by email at [support@athenainvest.com](mailto:support@athenainvest.com) or by calling (877) 430-5675.

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### Conversation Starters

- ✓ 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?



## Physical Address

AthenaInvest Advisors LLC  
5340 South Quebec Street, Suite 320-S  
Greenwood Village, CO 80111

## Telephone & Email

(877) 430-5675  
[support@athenainvest.com](mailto:support@athenainvest.com)

## Website

[www.athenainvest.com](http://www.athenainvest.com)