

Delaware Avenue Advisors Inc. (DAA) is a veteran-owned RIA registered with the Securities and Exchange Commission (SEC) and the State of New York as an investment adviser. Brokerage commissions and investment advisory services and fees differ, and it is important for you to understand these differences. *Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.*

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We provide investment management, research and planning as well as comprehensive strategic financial planning operating as fiduciaries to our client family. Our investment services are fee-only. As part of our strategic financial planning process we are fully licensed life insurance brokers and may receive standard commissions for life, accident or health (LAH) insurance implemented as part of a client's risk management plan

<p>Portfolio Management We use pure, liquid investment vehicles, professionally combined in bespoke portfolios to implement our clients' unique investment policies.</p>	<p>Financial Planning We provide comprehensive planning focused on growth, retirement strategies, Roth conversions, 401(k) allocations and accounts for minors. Our process evaluates your total financial picture to ensure your long-term goals are structurally sound.</p>
<p>How We Monitor Your Account Our advisers personally review every client account. If you have a life changing event, a job transition, retirement, marriage, inheritance, we'll review your account to reflect and align with these changes.</p>	<p>Investment Authority We typically manage your account on a discretionary basis, meaning we can buy and sell on your behalf without calling you for every trade. We also manage non-discretionary accounts, but always operate within the guidelines we set together in your Investment Policy Statement.</p>
<p>Account Minimum We do not have a minimum account size requirement.</p>	<p>Insurance Services We act as your LAH insurance brokers. We conduct a full risk assessment of your current coverage, identify gaps in your protection and help you implement the correct insurance solutions to shield your family and assets from unforeseen events.</p>

Want to Learn More?

Our full Form ADV Part 2A Brochure has complete details on our services. You can find it at adviserinfo.sec.gov, on our website or request a free copy from us anytime.

<p>Conversation Starters:</p> <ul style="list-style-type: none"> 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?

WHAT FEES WILL I PAY?

We encourage you to talk with us openly about fees. Here is how we charge:

Service	How You're Charged	Rate
Portfolio Management	Annual percent of assets managed, billed quarterly in advance and typically debited directly from your account. We offer fee discounts to clients who refer other qualified investors into our client family base.	The fees we charge you are negotiable based on various factors. Including the type and nature of services we provide, amount of assets we manage, and potential future assets we may receive from you or related parties. We will not raise your fees unless agreed upon in writing and made a part of our agreement with you. If assets are deposited or withdrawn from your account after the first day of the upcoming month, you will not pay a prorated fee on a deposit and on a withdrawal
Financial Planning	Fixed or hourly fee, paid in advance (never more than 6 months). All fees are negotiable.	

You will also pay third-party fees that we do not set or receive, including custodian fees, mutual fund expense ratios, and transaction costs. 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. *Because we are your financial professional and are compensated based on the amount of assets in your account, we are incentivized to increase your assets.*

<p>Conversation Starters:</p> <ul style="list-style-type: none"> 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?

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 mean

Asset-Based Fees Our fee is a percentage of what we manage for you, so it grows as your account grows. Our success is predicated upon our clients' success.	Personal Trading Our advisers may occasionally invest in the same securities we recommend to you. We always place your trades first. All such activity is documented and monitored.
Custodian Relationship We work with Charles Schwab as our custodian and may receive research tools and services from them. Best execution for you is always our first priority.	Insurance Services & Compensation We assist you with finding and implementing insurance solutions. While our investment advice is fee-based, we may receive standard commissions for insurance products purchased through us. We disclose this dual capacity to ensure full transparency, and we only recommend coverage that fits your specific risk management needs.

For a full description of our conflicts of interest, please see our Form ADV Part 2A at adviserinfo.sec.gov.

Conversation Starters:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Gene Chaas, CFA (CEO & Managing Partner) and Shaun Laper (Investment Adviser Representative, Insurance Broker) are compensated through the firm's advisory fee revenue, the same fees you pay as a client. Neither receives investment-based commissions, product sales incentives, or bonuses tied to what they recommend for investment services. We may receive standard commissions on insurance products purchased through us.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Neither Delaware Avenue Advisors Inc., Gene Chaas, CFA, nor Shaun Laper have any legal or disciplinary events to disclose. We encourage you to visit Investor.gov/CRS for a free tool to research our firm and our financial professionals.

ADDITIONAL INFORMATION

For additional information about our investment advisory services, please visit our website at www.delawareaveadvisors.com. You may request a free, up-to-date copy of this Relationship Summary or our **Form ADV Part 2A** at any time by calling (716) 633-4372 or emailing info@delawareaveadvisors.com. You can also research our firm's public filings at www.adviserinfo.sec.gov (CRD #160020).

Conversation Starters:

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