

Pavlic Investment Advisors, Inc.

Customer Relationship Summary

March 27, 2026

Pavlic Investment Advisors, Inc. (“Pavlic”) is a Registered Investment Advisory firm registered with the Securities and Exchange Commission (SEC).

Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: Investor.gov/CRS. This website also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

The principal services our firm offers include investment management, financial planning, and tax optimization services to our clients. We provide continuous management and supervision of investment portfolios to our clients on a discretionary basis unless otherwise noted. Based on your unique situation, portfolios consist of publicly traded stocks, bonds, and/or mutual funds chosen by us through a thoughtful philosophy and rigorous disciplined research process. We regularly monitor your investment accounts and make investment changes when necessary. Our firm accepts new clients with a minimum of \$500,000 of investable assets. We do not offer proprietary products or wrap fee programs.

When we manage your assets, **we act as a fiduciary**, which means that we must prudently take care of your money and must always act for your benefit.

We will provide a detailed financial plan for clients who request such a plan. You can find a more detailed description of our services in our Form ADV Part 2A.

CONVERSATION STARTERS, ask your financial professional:

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?

Our Investment Management fees are based on a percentage of Assets under Management. Asset Management fees are paid quarterly and debited from your account. Fees for financial planning and tax optimization are included in your one transparent asset under management fee.

In addition to the fees we charge, you may also pay custodial transaction fees and fees charged by individual Mutual Funds, open and closed end funds, and ETFs

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. You can find more detailed information about fees in our Form ADV Part 2A.

CONVERSATION STARTERS, ask your financial professional:

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 must 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.

Example: Pavlic Investment Advisors receives compensation based on a percentage of your assets under management. As the value of your assets under management increases, total compensation you pay to Pavlic also increases. Similarly, if your account value decreases, the total compensation you pay to Pavlic also decreases. Pavlic has structured its fee schedule so that it does better when its clients do better, and vice versa.

CONVERSATION STARTER, ask your financial professional:

HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?

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

No, neither our firm, nor any of our Advisory Affiliates have a disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER, ask your financial professional:

AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?

ADDITIONAL INFORMATION

You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling our office at (262) 646-4300 or emailing us at: richard@pavlic.com.

CONVERSATION STARTER, ask your financial professional:

WHO IS MY PRIMARY CONTACT PERSON? IS HE OR SHE A REPRESENTATIVE OF AN INVESTMENT ADVISER OR A BROKER DEALER?