

Variable Investment Associates, Inc.
Form CRS (Customer Relationship Summary)
8/1/2023

Introduction

Variable Investment Associates, Inc. is registered with the Securities and Exchange Commission (SEC) as a Broker/Dealer and is member of the Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). VIA independently contracts securities Licensed Registered Representatives. Those Registered Representatives assist retail investors in the purchase of securities. This document serves as our communication of our best interest standards of a broker/dealer relationship and to provide an overview of the products and services under such arrangements. **Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences.**

For additional information:

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

VIA offers brokerage services to retail investors. Registered Representatives of VIA give advice and recommendations to their retail investors in the purchase, application submission of securities, offered directly through securities sponsor companies. **We give advice and recommendations. We do not buy, sell, or hold securities.** We do not deposit or accept checks, hold funds or money in any way. We do not open accounts for clients. Applications for investments are immediately forwarded to the sponsor company and held directly with the sponsor company. You always make the ultimate decision regarding the purchase or sale of investments.

- **Account Monitoring:** We do not provide account monitoring services for your investment accounts. If you prefer on-going brokerage account monitoring of your account(s) or brokerage investments, you should speak with a financial advisor about whether an advisory services relationship is more appropriate for you.
- **Investment Authority:** You make the ultimate decision regarding the purchase and sale of investments.
- **Limited Investment Offerings:** We do not offer or make available proprietary products, the securities we can offer and recommend to you are limited to investment accounts that are held directly with the investment sponsor, specifically mutual funds, variable life insurance, variable annuity products and equity indexed annuities.
- **Account Minimums and Requirements:** In general, we do not require a minimum dollar amount to open and maintain an account. However, some investment products may have investment minimums. We have no requirements to open or maintain an account. However, some sponsor companies do have requirements at their discretion.

For additional information: Contact Variable Investment Associates, Inc. Broker/Dealer, for a copy of the firm's manual, Regulation Best Interest, complaints or conflicts of interest, sponsor company information and commission schedules, legal history, questions, or concerns, at (800) 859-3018 or email: kwilson@viabd.com. – VIA does not have a retail customer website; all additional information is generated through email or phone request.

Conversation Starters:

- **Ask us questions to help you better understand our services: *Given my financial situation, should I choose a brokerage 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?

The fees and costs associated with engaging Variable Investment Associates, Inc. services include commissions and securities transaction charges that are typically charged at the time a transaction is executed. There may be a conflict of interest, due to the more transactions you place, the more commission we earn thus, we might have an incentive to encourage more transactions. In addition to our fees and costs directly paid by the retail customer, there can be other common sponsor fees and costs that may be applicable to our clients that include custodian fees; account maintenance fees; transaction charges when purchasing or selling securities, mutual fund, variable annuity, and product-level fees associated with your investments.

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. Please make sure you understand what fees and costs you are paying. Contact Variable Investment Associates, Inc. Broker/Dealer at (800) 859-3018 or email: kwilson@viabd.com for more detailed information regarding fees and costs. Also available is per request is a copy of the firm's manual, Regulation Best Interest, complaints or conflicts of interest, sponsor company information and commission schedules, legal history, questions, or concerns, – VIA does not have a retail customer website; all additional information is generated through email or phone request.

Ask us questions to help you better understand our services: *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 providing recommendations? How else does your firm make money and what conflicts of interest do you have? *When we provide you with a recommendation, 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 recommendations, we provide you. Here are some examples to help you understand what this means.*

- *There can be a conflict of interest in sponsor company products offered to you, because we offer Mutual Funds by a limited number of sponsors and issuers. Thus, we may have not considered investments offered by all sponsors or funds and there may be other funds in which you could invest that may provide less risk and/or greater returns than the funds we offer.*
- *There can be a conflict of interest in services include commissions and securities transactions charged at the time a transaction is executed. The more transactions you place, the more commission we earn thus, we might have an incentive, and conflict to encourage more transactions.*

Ask us questions to help you better understand our services: *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?

- The financial professionals receive commission compensation in connection with the investment products purchased from sponsor companies. This may cause a conflict of interest due to commissions charged at the time a transaction is executed. The more transactions you place, the more commission we earn thus, we might have an incentive, and conflict to encourage more transactions.
- Broker/Dealers and Registered Representatives of Broker/Dealers do receive commissions from sponsor companies at the rate determined by the sponsor company. We do not receive non-cash compensation at all, nor do we receive compensation for client assets they service, nor time and complexity required to meet a client needs.
The brokerage firm or agents do not earn compensation or fee's from advisory services or recommendations.

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

Yes, our firm and our financial professionals currently have legal or disciplinary history to disclose. Information on the disciplinary history can be found at Investor.gov/CRS for a free and simple search tool. We encourage you to seek more information.

Ask us questions to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information:

You can find additional information about disciplinary history, or request a relationship summary, by visiting https://files.brokercheck.finra.org/firm/firm_44412.pdf or calling us at (800) 859-3018.

Up-to-date information, or to request a copy of the firm's disciplinary or relationship summary, including individual U4 reports, contact Variable Investment Associates, Inc. Broker/Dealer at (800) 859-3018 or email: kwilson@viabd.com.

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Ask us questions to help you better understand who to contact with any questions or complaints: *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?*

For copies of Variable Investment Associates, Inc. Broker/Dealer manual, services, sponsor companies, disciplinary history, or commission schedules, individual U4, questions, concerns, or complaints, please contact Variable Investment Associates, Inc. Broker/Dealer at (800) 859-3018 or email: kwilson@viabd.com – VIA does not have a retail customer website; all additional information is generated through email or phone request.