



WHAT IS AN RIA?

An RIA, or Registered Investment Advisor, is a firm licensed to advise and manage a client's investable assets. An RIA is registered either with the Securities and Exchange Commission (SEC) or state securities authorities. What makes an RIA unique and different from a traditional broker is that an RIA is required to adhere to a higher fiduciary responsibility when advising clients, meaning they are legally bound to provide investment advice that is only in the best interest of the clients they serve.

Cresta Advisors is Laredo's first independent RIA. What does this mean to you?

PERSONALIZED ADVICE

As an independent organization, we have access to a wide variety of investment options, and as an RIA, we can review and recommend tax-efficient investments* that most closely align with your risk tolerance and performance objectives.

SEPARATION OF ASSETS

As an RIA, we manage the allocations of investments within your financial accounts, but a third-party custodian, such as TD Ameritrade or Pershing, is where your accounts are held. Simply put, when it comes to your money, the custodian holds it, we manage it, but you control it.

TRANSPARENCY

We are committed to full-disclosure and maintaining transparency in all we do. From investment holdings to management fees, you always have access to our disclosure documentation including our annual ADV filing with the Securities and Exchange Commission.

A TRUSTED ADVISOR

Cresta Advisors is committed to being your trusted advisor for your financial and investment related questions. We are dedicated to providing personalized advice on your specific financial affairs and are available to you as questions arise. As an RIA, we are able to have a different relationship with our clients, as our interests are aligned with yours.

To learn more about Cresta Advisors and how an independent RIA may be of benefit to you, call 956.267.8130.

*Cresta Advisors does not offer tax advice. You should consult with your tax professional regarding tax issues.
Investment Advisory services offered through Cresta Advisors Ltd., a Registered Investment Adviser.



CRESTA ADVISORS
INVESTMENT MANAGEMENT. SIMPLIFIED.

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