

FIRM BROCHURE

(Part 2A of Form ADV)

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This Brochure (the “Brochure”) provides information about the qualifications and business practices of PORTFOLIO ADVISORY PARTNERS, LLC. If you have any questions about the contents of this Brochure, please contact us at (917) 412-0732 and / or mails@portfolioadvisorypartners.com.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

PORTFOLIO ADVISORY PARTNERS, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission; however, such registration does not imply a certain level of skill or training and no inference to the contrary should be made.

Additional information about Portfolio Advisory Partners, LLC is also available on the SEC’s website at www.adviserinfo.sec.gov.

ITEM 1: COVER PAGE

ITEM 2: MATERIAL CHANGES

No Material Changes to report as this is the first Initial Issue of the PORTFOLIO ADVISORY PARTNERS LLC.'s ADV Part 2A Disclosure Brochure.

ITEM 3: TABLE OF CONTENTS

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Item 4: Advisory Business

A. Description of Firm

PORTFOLIO ADVISORY PARTNERS, LLC, ("PORTFOLIO ADVISORY PARTNERS" or the "Firm") is an online equities portfolio investment advisory firm. We offer our services online via our *Portfolio Optimizer*.

The Firm is currently registered with the Securities and Exchange Commission ("SEC") as an investment adviser and with the State of New Jersey as a limited liability company and it is owned 100% by Mr. Olusola Ojelade. The company has been in existence since December, 2017.

B. Types of Advisory Services Offered

PORTFOLIO ADVISORY PARTNERS, LLC, ("PORTFOLIO ADVISORY PARTNERS" or the "Firm") is an online equities portfolio investment advisory firm. We offer our services online via our *Portfolio Optimizer*.

These services include:

- (1) A free service for valuing clients' current portfolio and projecting potential performance based on Average Analysts' market price projections.
- (2) A paid service that offers an online optimal equities portfolio reconstruction for clients' current portfolio given clients' specific risk profiles based on age, liquid assets amongst others. This service employs our proprietary equities portfolio construction model to reconstruct the portfolio and recommend an optimal equities portfolio to clients.
- (3) For clients without any current portfolio but have investible assets and needing equities portfolio advisory, a paid service that offers an online optimal equities portfolio construction for clients given clients' specific risk profiles based on age, liquid assets amongst others. This service employs our proprietary equities portfolio construction model to recommend an optimal equities portfolio to clients.

C. Advisory Tailored to Clients' specific Lifecycles.

Our *Portfolio Optimizer* reviews the customers' current portfolio by analyzing the stocks in their current portfolio against our proprietary model (Liquidity, PE, Beta, amongst others) to determine which ones fit the client's lifecycle parameters (Age, Amount Committed to Stock Market, etc.). The model also adjusts for Undue Concentration to a maximum of 20% per stock.

D. Wrap Fee Programs

We do not participate in, nor provide. any Wrap Fee programs / services.

E. Clients' Assets under Management ("AUM")

We do not claim any Assets under Management (whether discretionary or non-discretionary) as we do not manage Clients' portfolios. Our service is a one-off, one-transaction purchase of equities portfolio review and construction. We do not hold customer funds nor invest on behalf of customers. Our charges are not based on the size of your portfolio. We charge an access fee of \$100 (subject to any sales discounts) for our automated *Portfolio Optimizer*.

ITEM 5: FEES AND COMPENSATION**A. Advisory Fees**

We currently charge an access fee of \$100 for our automated Portfolio Optimizer. Periodic sales discount charges are announced when available

B. Billing Method

We charge an *access fee* of \$100 for our automated *Portfolio Optimizer* (subject to sales discounts that might be available) and this is paid upfront. It is an access fee for the use of the Portfolio Optimizer and it is a one-off, one-transaction purchase of equities portfolio review and construction and is not related to the size of the Portfolio.

We do not manage clients' portfolios nor hold customer funds nor invest on behalf of customers. We therefore do not and cannot deduct fees from Clients' assets.

C. Other Fees and Expenses

There are no other fees or charges.

D. Termination of Services

Each transaction is a one-off transaction that ends upon the generation of clients' "Final Consolidated Portfolio" and "Sample Independent Portfolio" by our *Portfolio Optimizer*. Every and each access to the Optimizer is a new stand-alone transaction that automatically ends upon the generation of the results of the *Portfolio Optimizer*

E. No Compensation For Sale or Securities

PORTFOLIO ADVISORY PARTNERS does not accept compensation for the sale of securities or other investment products.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

PORTFOLIO ADVISORY PARTNERS does not charge performance-based fees and our fee is not related to the size of the Portfolio nor the performance of the portfolio.

In addition, PORTFOLIO ADVISORY PARTNERS does not engage in side-by-side management of accounts that are charged a performance-based fee with accounts that are charged another type of fee (such as fees based on the client's assets under management).

As described above, PORTFOLIO ADVISORY PARTNERS provides its services for a flat fixed fee.

ITEM 7: TYPES OF CLIENTS

PORTFOLIO ADVISORY PARTNERS provides advisory services primarily to individuals and high net worth individuals, as well as to families, trusts, estates, pension and profit-sharing plans, charitable organizations, and other business entities.

There is no minimum amount for our Optimizer to construct as the service is not related to portfolio size.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**A. Methods of Analysis &**

The Portfolio Optimizer reviews the customers' current portfolio by analyzing the stocks in the current portfolio against our proprietary model (Liquidity, PE, Beta, amongst others) to determine which ones fits the client's lifecycle parameters (Age, Amount Committed to Stock Market, etc.). The model also adjusts for Undue Concentration to a maximum of 20% per stock.

After identifying appropriate stocks to allocate in Clients' portfolios, a ranking is then done of potential gains based on consensus average Analysts' price projections and this forms the basis the equities portfolio construction.

B. Investment Strategies

PORTFOLIO ADVISORY PARTNERS constructs long-only portfolios of publicly traded U.S. equities selected through the Portfolio Optimizer process described above.

C. Risk of Loss

While acting as a guide in our Investment recommendations, there is a significant risk of stock prices not meeting up with the consensus average analysts price projections, and as such the recommended portfolio might not meet the projected performance.

Investing in securities involves a significant risk of loss, and all investments have certain risks that are borne by the investor. Portfolio Advisory Partners' methods of analysis and investment strategies aim to keep the risk of loss in mind.

Some of risks of loss a client should be aware of include, but are not limited, to the following:

1. Interest-Rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
2. Market Risk: The price of a stock, bond, mutual fund or other security may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances.
3. Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
4. Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
5. Political and Legislative Risks: Companies face a complex set of laws and circumstances in each country in which they operate. The political and legal environment can change rapidly and without warning, with significant impact, especially for companies operating outside of the United States.
6. Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
7. Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
8. Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
9. Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

D. ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisers such as Portfolio Advisory Partners are required to disclose all material facts regarding any legal or disciplinary event that would be material to a client's or prospective client's evaluation of the Firm or the integrity of its management.

Portfolio Advisory Partners has not been subject to any such legal or disciplinary event and thus has no information to disclose with respect to this Item.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Neither PORTFOLIO ADVISORY PARTNERS, nor any member of its management, is registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

The Firm does not have any affiliation with any related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

PORTFOLIO ADVISORY PARTNERS does not receive compensation directly or indirectly from other advisers that creates a material conflict of interest, nor does it have other business relationships with advisers that would create a material conflict of interest.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**A. Code of Ethics Summary**

The principals and staff of Portfolio Advisory Partners have adopted a Code of Ethics for the purpose of instructing its personnel in their ethical obligations and to provide rules for their personal securities transactions. The Firm owes a duty of loyalty, fairness and good faith towards its clients, and the obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include: general ethical principles, receipt and giving of gifts, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures.

B. Participation or Interest in Client Transactions and Personal Trading

It is PORTFOLIO ADVISORY PARTNERS's policy not to enter into any principal transactions or agency cross transactions on behalf of client accounts. Principal transactions occur where an adviser, acting as principal for its own account, buys securities from or sells securities to an advisory client.

Agency cross transactions occur where a person acts as an investment adviser in relation to a transaction in which the adviser, or an affiliate of the adviser, acts as broker for both the advisory client and for another person on the other side of the transaction.

Neither Portfolio Advisory Partners nor any of its employees act as general partner in a partnership in which clients are solicited to invest or as an investment adviser to a mutual fund or other investment company that is recommended to clients. Based upon a client's stated objectives, Portfolio Advisory Partners may, under certain circumstances, recommend the purchase or sale of securities in which the Firm or its affiliates have an interest. Such recommendations will only be made to the extent that they are reasonably believed to be in the best interests of the client. Additionally, as part of Portfolio Advisory Partners's fiduciary duty to clients, the Firm and its associated persons will endeavor at all times to put the interests of the clients first, and at all times are required to adhere to the Firm's Code of Ethics.

The Firm's principals and staff may hold positions in securities that we also recommend to clients, and may buy or sell such securities independently of any recommendation made to clients. Portfolio Advisory Partners does not execute trades on behalf of clients — clients act on our recommendations entirely on their own, through their own broker-dealer — and the relative timing of any transactions by clients and by our principals or staff is outside the Firm's control and does not involve any preferential treatment by the Firm.

To help mitigate any real or potential conflicts of interest associated with these practices, the Chief Compliance Officer of Portfolio Advisory Partners reviews employee trades involving reportable securities each quarter and holding reports annually. The personal trading reviews help ensure that the personal trading of employees does not affect the markets, and that clients of the Firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the transactions generally do not affect the securities markets. It should be noted, that under the Firm's Code of Ethics employees of the Firm are not required to report transactions involving open-ended mutual funds to the Firm's Chief Compliance Officer and some employees may hold outside brokerage accounts consisting of non-reportable securities, which consequently are not subject to the Chief Compliance Officer's quarterly transactions review.

Timing of Trade Orders

The business of PORTFOLIO ADVISORY PARTNERS does not include the execution of Trade Orders on behalf of clients in any form.

ITEM 12: BROKERAGE PRACTICES

A. Selection Criteria

We do not recommend broker-dealers to clients, engage in directed brokerage, or receive research or other soft-dollar benefits.

Brokerage for Client Referrals

PORTFOLIO ADVISORY PARTNERS does not have any arrangements to receive client referrals from any Broker Dealers or third party. Additionally, and as explained more fully in Item 14 below, Portfolio Advisory Partners does not give or receive economic benefits for referring clients.

C. Directed Brokerage

The Firm does not require clients to execute transactions through a specified broker-dealer.

D. Aggregation of Orders

The business of PORTFOLIO ADVISORY PARTNERS does not include the execution of Trade Orders on behalf of clients and as such the company does not engage in Aggregation of Orders.

ITEM 13: REVIEW OF ACCOUNTS**A. Review of Accounts and Reviewers**

PORTFOLIO ADVISORY PARTNERS does not have, nor maintain, any Managed Accounts that need review.

B. Review Triggers

PORTFOLIO ADVISORY PARTNERS does not have nor maintain any Managed Accounts that need review

C. Regular Reports

PORTFOLIO ADVISORY PARTNERS typically issues periodic "Market Commentary" reports that are not client-specific.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

PORTFOLIO ADVISORY PARTNERS does not engage in Client referrals for compensation in any form.

ITEM 15: CUSTODY

PORTFOLIO ADVISORY PARTNERS does not hold custody of clients' assets.

ITEM 16: INVESTMENT DISCRETION**A. Discretionary Authority; Limitations**

PORTFOLIO ADVISORY PARTNERS does not have discretionary or non-discretionary authority over client accounts and does not hold client funds or securities or invest on behalf of clients. Clients retain sole responsibility for deciding whether to accept, reject, or act on any recommendation, including execution of any resulting transactions through a broker-dealer of their own choosing, with which the Firm has no relationship.

ITEM 17: VOTING CLIENT SECURITIES

PORTFOLIO ADVISORY PARTNERS does not vote Client securities and does not have either discretionary or non-discretionary control on Clients' assets.

ITEM 18: FINANCIAL INFORMATION

PORTFOLIO ADVISORY PARTNERS does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore is not required to provide, and has not provided, a balance sheet.

Furthermore, PORTFOLIO ADVISORY PARTNERS does not have any financial commitments that may impair its ability to meet contractual and/or fiduciary obligations to clients. Finally, the Firm has not been the subject of a bankruptcy proceeding.