

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
October 2021**

**Kristina Downing**



**A I R E**  
A D V I S O R S

**9350 Wilshire Blvd, Suite 200  
Beverly Hills, CA 90212  
<http://www.aireadvisors.com>**

**Firm Contact:  
Amir Monsefi  
Chief Compliance Officer**

This brochure supplement provides information about Ms. Downing that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Monsefi if you did not receive AIRE Advisors, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Downing is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #5119346.

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## Item 2: Educational Background & Business Experience

**Kristina Downing**  
**Year of Birth:** 1982

### **Educational Background:**

- 2005: University of Colorado at Boulder; BSBA – Finance

### **Business Background:**

- 08/2021 – Present AIRE Advisors, LLC; Senior Vice President – Wealth Advisor
- 11/2016 – 08/2021 Merrill Lynch; Assistant VP
- 02/2012– 12/2016 JP Morgan Securities; Investment Associate
- 01/2012 – 02/2012 Wedbush Securities; Retirement
- 05/2007 – 08/2011 UBS Financial Services; Registered Client Associate

### **Exams, Licenses & Other Professional Designations:**

- 2018: SIE Exam
- 2017: CA Insurance Licensed; License # 0L67844
- 2007: Series 7 & 66 Exams

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## Item 3: Disciplinary Information<sup>1</sup>

There are no legal or disciplinary events material to the evaluation of Ms. Downing.

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## Item 4: Other Business Activities

Ms. Downing is a licensed insurance agent/broker. She may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Ms. Downing, as a fiduciary, will act in the client's best interest.

Ms. Downing works as a Mortgage Broker in which she refers mortgage clients to the appropriate lending body. She may offer mortgage products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as recommending these mortgage products may create an incentive to recommend products based on the commissionable compensation earned. To mitigate this potential conflict, Ms. Downing, as a fiduciary, will act in the client's best interest and will recommend the mortgage that best suits the client and their needs.

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## Item 5: Additional Compensation

Ms. Downing does not receive any other economic benefit for providing advisory services in addition to advisory fees.

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<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

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## **Item 6: Supervision**

Amir Monsefi, Chief Compliance Officer, supervises and monitors Ms. Downing's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Monsefi if you have any questions about Ms. Downing's brochure supplement at (310) 277-2473.