

**Item 1 - Cover Page****Brochure - Form ADV Part 2A****Calamita Wealth Management Inc.**

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CRD# 153316

**February 23, 2024**

This Brochure provides information about the qualifications and business practices of Calamita Wealth Management Inc. If you have any questions about the contents of this Brochure, please contact us at (704) 276-7325 or via email: [todd@calamitawealth.com](mailto:todd@calamitawealth.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. Our Brochure is also available on our web site at [www.calamitawealth.com](http://www.calamitawealth.com).

Calamita Wealth Management Inc. is a registered investment adviser. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of Calamita Wealth Management Inc. provide you with information about which you determine to hire or retain Calamita Wealth Management Inc. Additional information about Calamita Wealth Management Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur from the previous release of the Firm Brochure.

### **Material Changes since the Last Update**

Since the last annual filing of our ADV Part 2 dated January 20, 2023, the following changes have occurred:

- Items 4 & 5: Additional edits were made to the firm’s services and fees to provide additional clarity regarding the services offered by the firm.
- Item 14: We no longer have referral arrangements with third parties.
- In September 2023, the firm filed an application for registration with the Securities and Exchange Commission (“SEC”). The SEC approved the Firm’s application in October 2023.

### **Full Brochure Available**

If you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at (704) 276-7325 or via email: [todd@calamitawealth.com](mailto:todd@calamitawealth.com).

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## Item 4 – Advisory Business

Calamita Wealth Management Inc. (“CWM”) was formed in 2010 and provides financial planning and investment management services to its clients. Todd Calamita is the sole principal owner of CWM. Please see the *Brochure Supplement, ADV Part 2B*, located at the end of this Brochure for more information on Mr. Calamita.

CWM offers a comprehensive service through its Investment Advisory Agreement that provides **Discretionary Investment Management** and **Comprehensive Financial Planning**. The **Discretionary Investment Management** of a client’s investment portfolio and **Comprehensive Financial Planning** includes but may not be limited to cash flow & budgeting, debt reduction, insurance and risk management needs analysis, retirement goal setting, wealth transfer strategies and tax planning.

As of December 31, 2023, CWM managed \$104,048,086 on a discretionary basis and \$5,088,448 on a non-discretionary basis for a total of \$109,136,534 in assets under management.

The **Calamita Wealth Management Inc.** process is as follows:

### Establish the Relationship

The Investment Management and Financial Planning relationship begins with the "establishment" phase. Establishing the roles and expectations of both CWM and the client is a critical initial step to a long-lasting and trusted relationship. We further clarify such important issues as fee structure, communication preferences and other often overlooked factors that are important to laying the foundation.

### Gather the Information

To properly evaluate each prospective client at CWM we must learn as much as possible to truly "know" our client. Determining your current financial status, personal and financial goals, needs and priorities, and all other pertinent information forms the backbone of your financial direction, strategy, and plan.

### Analyze

We take all the information you give us and analyze the most appropriate steps necessary to reach your financial goals. We look at debt ratios, asset levels, investment allocations, risk tolerance levels, insurance, estate planning information and your other financial data necessary to form a comprehensive plan.

### Develop and Recommend

Once we have completed our analysis, we develop and recommend the necessary action steps to help you meet your specified goals. We take the time to help you understand the steps so that you can make informed decisions. We also listen to your concerns and revise recommendations as appropriate.

### Implement

Once we have agreed upon the necessary steps to meet your financial goals, the implementation phase begins. The implementation phase will consist of a list of action steps required of you, the client, as well as CWM. During this step we will clarify responsibilities and select the products and/or services needed for implementation. To implement your investment portfolio, CWM will manage your assets on a discretionary basis. As a discretionary investment adviser, we will have the authority to supervise and direct the portfolio without prior consultation with you.

### Monitor

Once we have established our planning relationship, gathered the necessary information, analyzed that information, developed a plan, and implemented your financial plan, the monitoring phase begins. We have found that the monitoring of your financial plan can often be the most critical step to successful financial planning. It involves a multitude of factors such as the timely communication of the frequent changes that occur in each

client's life, the changing of goals and objectives, the investment allocation adjustments needed due to income changes, unique tax situations and evolving risk tolerance levels, as well as market and tax law changes. We find that the monitoring stage of financial planning often proves the most time consuming and most important function in the success of your financial goals.

CWM also provides clients with **One-Time, Standalone Financial Planning** through its Financial Planning Services Agreement. At the request of and upon agreement with the client, **One-Time, Standalone Financial Planning** may include recommendations related to but not be limited to: Cash Management; Debt Management; Goal Funding; Education Funding; Review of current portfolio, Proposed asset allocation; Investment Strategy Recommendations; Retirement Needs Analysis; Analysis of current status of funding plans; Pension Annuity vs. Lump Sum; Social Security analysis; Retirement Planning Recommendations; Risk Exposure Evaluation; Insurance Needs Analysis; Property and Casualty Insurance Analysis; Life, Health, Long-Term Care Insurance Analysis; Business/Disability Insurance Analysis; Income Tax Planning; Estate Planning Review; and, other financial planning topics agreed to by CWM and the client. CWM's **One-Time, Standalone Financial Planning** service does not include ongoing or continuous supervision or management of the client's cash, securities, or any other assets. The responsibility for implementation of recommendations and financial decisions is the sole responsibility of the client, and clients are under no obligation to act on CWM's recommendations. In the event that a client does choose to act upon any of CWM's recommendations, clients are under no obligation to effect those transactions through CWM. The engagement begins when CWM and the client sign the agreement and ends when CWM provides the client with its recommendations in the areas outlined in the agreement.

#### Retirement Plan Advisory Services

Establishing a sound fiduciary governance process is vital to good decision-making and to ensuring that prudent procedural steps are followed in making investment decisions. CWM will provide Retirement Plan consulting services to Plans and Plan Fiduciaries as described below. The services provided will be detailed in the consulting agreement. The appropriate Plan Fiduciary(ies) designated in the Plan documents (e.g., the Plan sponsor or named fiduciary) will (i) make the decision to retain our firm; (ii) agree to the scope of the services that we will provide; and (iii) make the ultimate decision as to accepting any of the recommendations that we may provide. The Plan Fiduciaries are free to seek independent advice about the appropriateness of any recommended services for the Plan. Retirement Plan consulting services may be offered individually or as part of a comprehensive suite of services.

The Employee Retirement Income Security Act of 1974 ("ERISA") sets forth rules under which Plan Fiduciaries may retain investment advisers for various types of services with respect to Plan assets. For certain services, CWM will be considered a fiduciary under ERISA. For example, CWM will act as an ERISA § 3(21) fiduciary when providing non-discretionary investment advice to the Plan Fiduciaries by recommending a suite of investments as choices among which Plan Participants may select. Also, to the extent that the Plan Fiduciaries retain CWM to act as an investment manager within the meaning of ERISA § 3(38), CWM will provide discretionary investment management services to the Plan. With respect to any account for which CWM meets the definition of a fiduciary under Department of Labor rules, CWM acknowledges that both CWM and its Related Persons are acting as fiduciaries. Additional disclosure may be found elsewhere in this Brochure or in the written agreement between CWM and Client.

#### Fiduciary Consulting Services

- *Investment Selection Services*

CWM will provide Plan Fiduciaries with recommendations of investment options consistent with ERISA section 404(c). Plan Fiduciaries retain responsibility for the final determination of investment options and for compliance with ERISA section 404(c).

- *Non-Discretionary Investment Advice*  
CWM provides Plan Fiduciaries and Plan Participants general, non-discretionary investment advice regarding asset classes and investments.
- *Investment Monitoring*  
CWM will assist in monitoring the plan's investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformation to the guidelines set forth in the investment policy statement and CWM will make recommendations to maintain or remove and replace investment options. The details of this aspect of service will be enumerated in the engagement agreement between the parties.

#### Non-Fiduciary Services

- *Participant Education*  
CWM will provide education services to Plan Participants about general investment principles and the investment alternatives available under the Plan. Education presentations will not consider the individual circumstances of each Plan Participant and individual recommendations will not be provided unless a Plan Participant separately engages CWM for such services. Plan Participants are responsible for implementing transactions in their own accounts.
- *Participant Enrollment*  
CWM will assist with group enrollment meetings designed to increase retirement Plan participation among employees and investment and financial understanding by the employees.

Please Note: CWM has legacy clients with existing engagements who have arrangements for different services than those described above that are no longer offered by the firm.

## **Item 5 – Fees and Compensation**

### General Fee Information

Fees paid to CWM are exclusive of and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). CWM has legacy clients with existing engagements who have different fee arrangements than those described below and that are no longer offered by the firm.

Fees for the comprehensive service CWM provides through its Investment Advisory Agreement that combines **Discretionary Investment Management** and **Comprehensive Financial Planning** will be calculated quarterly, based on the market value of the account at the end of the previous quarter. Fees are generally payable quarterly, in advance, as agreed upon with each client, and are charged as follows:

Assets Under Management	Annual Advisory Fee
Up to \$1,000,000	1.25% (0.31% per quarter)
\$1,000,001 to \$3,000,000	1.00% (0.25% per quarter)
\$3,000,001 to \$5,000,000	0.80% (0.20% per quarter)
\$5,000,001 to \$10,000,000	0.70% (0.175% per quarter)
Over \$10,000,000	0.60% (0.15% per quarter)

Unless the client requests direct billing, advisory fees will be automatically deducted from the investment account in advance. Fees will be prorated for capital contributions and withdrawals of \$15,000 or more made during the applicable calendar quarter. Accounts initiated during the calendar quarter will be charged a prorated fee.

The minimum quarterly fee for any account is \$2,500. CWM may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where CWM deems appropriate under the circumstances.

Clients may terminate without penalty within five days of execution of the advisory contract. Otherwise, clients may terminate their account at any time, in which case fees will be prorated up to and including the termination date which is evidenced by receipt of written instructions from the client. If the daily proration results in an amount to be rebated to the client, the client will be promptly refunded.

**One-Time, Standalone Financial Planning** fees are typically \$5,000 to \$15,000 for a written financial plan, depending upon the complexity of the client's financial circumstances. CWM collects one half of the fee upon signing of this agreement and the remainder upon completion of the services. The fee does not include implementation or investment management. If the client wishes to engage CWM for investment management, then the client would need to enter into a separate agreement with CWM for an additional fee.

Client may terminate the financial planning arrangement within five days of the date of execution of the financial planning agreement without penalty. Thereafter, the client will incur a pro rata charge for bona fide planning services rendered prior to termination. Upon termination, the Advisor will return promptly any advance fee paid that remains unearned at CWM's sole discretion. All amounts owed CWM become immediately due and payable.

In certain instances, CWM may make exceptions to the above fees pursuant to a negotiated agreement with the client.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

CWM does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because CWM has no performance-based fee accounts, it has no side-by-side management.

## **Item 7 – Types of Clients**

CWM provides investment management and financial planning services to individuals, high net worth individuals, pension and profit-sharing plans, and businesses. CWM does not generally impose a minimum portfolio value for conventional investment advisory services but does impose a minimum quarterly fee of \$2,500 (\$10,000 annually).

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

### **Methods of Analysis and Investment Strategies**

CWM uses a combination of qualitative and quantitative research techniques to evaluate investments and manage portfolios. Typical sources of information include financial newspapers and magazines, research materials prepared by others, mutual fund rating services, financial news, financial data providers, analyst research reports, annual reports, and prospectuses. CWM continually adapts its investment strategies to market conditions and individual client needs. The investment strategies used to implement any investment advice given to clients include long-term purchases (securities held at least a year) and short-term purchases (securities sold within a year).

## Risk of Loss

While CWM seeks to diversify clients' investment portfolios across various asset classes consistent with their Investment Plans to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money. Below is a description of several of the principal risks that client investment portfolios face.

*Management Risks.* While CWM manages client investment portfolios based on CWM's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that CWM allocates client assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that CWM's specific investment choices could underperform their relevant indexes.

*Risks of Investments in Mutual Funds, ETFs and Other Investment Pools.* As described above, CWM may invest client portfolios in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

*Equity Market Risks.* CWM may invest portions of client assets directly into equity investments, such as individual stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

*Fixed Income Risks.* CWM may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

*Foreign Securities Risks.* CWM may invest portions of client assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices, or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.



## **Item 9 – Disciplinary Information**

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of CWM or the integrity of CWM's management. CWM has no information applicable to this Item.

## **Item 10 – Other Financial Industry Activities and Affiliations**

Mr. Calamita has his life, health, and long-term care insurance licenses for educational purposes only, to best advise clients on their insurance needs. He does not sell insurance nor receive any commissions for selling insurance products.

CWM may utilize the services of a registered investment adviser for performing financial planning analysis and recommendations to CWM for CWM's client. This registered investment adviser is independent of and not owned, affiliated with, or sponsored by, CWM. This independent registered investment adviser does not have any direct contact with a client. CWM maintains all client contact and has ultimate responsibility for the recommendations made to the client.

## **Item 11 – Code of Ethics**

CWM has adopted a Code of Ethics describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things.

### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. Our policy is designed to assure that the personal securities transactions, activities, and interests of the employees of our firm will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. To reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

### **Trading Securities at/Around the Same Time as Client's Securities**

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as clients. This practice has the potential to create a conflict of interest. The firm has policies and procedures in place under its Code of Ethics whereby the CCO reviews all personal securities transactions of firm personnel to ensure that no employee of the firm obtains preferential pricing or treatment over any transaction of a firm client. The CCO will ensure that the firm upholds its duty of loyalty to its clients by ensuring that trades are always done in the best interest of the firm's clients.

### **Investment Advice Relating to Retirement Accounts**

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make

money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice).
- Never put our financial interests ahead of yours when making recommendations (give loyal advice).
- Avoid misleading statements about conflicts of interest, fees, and investments.
- Follow policies and procedures designed to ensure that we give advice that is in your best interest.
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

In addition, and as required by this rule, we provide information regarding the services that we provide to you, and any material conflicts of interest, in this brochure and in your client agreement. At any time, CWM's clients or prospective clients may request a copy of the firm's Code of Ethics.

## **Item 12 – Brokerage Practices**

### **Best Execution and Benefits of Brokerage Selection**

When recommending the brokerage firm that will execute orders in client accounts, CWM seeks “best execution” for client trades, which is a combination of several factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, CWM may use or recommend the use of brokers who do not charge the lowest available fees in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third-party research (or any combination) and may be used in servicing any or all of CWM's clients. Therefore, research services received may not be used for the account for which the particular transaction was affected.

CWM recommends that clients establish brokerage accounts with Charles Schwab & Co., Inc. (“Schwab”), a FINRA registered broker-dealer, member SIPC, as the qualified custodian to maintain custody of clients' assets. CWM may also affect trades for client accounts at Schwab, or may in some instances, consistent with CWM's duty of best execution and specific agreement with each client, elect to execute trades elsewhere. Although CWM may recommend that clients establish accounts at Schwab, it is ultimately the client's decision to custody their assets with Schwab. CWM is independently owned and operated and is not affiliated with Schwab.

Schwab Advisor Services provides CWM with access to its institutional trading, custody, reporting and related services, which are typically not available to Schwab retail investors. Schwab also makes available various support services. Some of those services help CWM manage or administer our clients' accounts while others help CWM manage and grow our business. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not soft dollar arrangements but are part of the institutional platform offered by Schwab. Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For CWM client accounts maintained with Schwab, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab Advisor Services also makes available to CWM other products and services that benefit CWM but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of CWM accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist CWM in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and

account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of CWM's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help CWM manage and further develop its business enterprise. These services may include: (i) technology, compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to CWM. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to CWM. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment for CWM personnel. In evaluating whether to recommend that a client custody their assets at Schwab, CWM may consider the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

#### Directed Brokerage

CWM does not generally allow directed brokerage accounts.

#### Aggregated Trade Policy

CWM typically directs trading in individual client accounts as and when trades are appropriate based on the client's Investment Plan, without regard to activity in other client accounts. However, from time to time, CWM may aggregate trades together for multiple client accounts, most often when these accounts are being directed to sell the same securities. If such an aggregated trade is not filled, CWM will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis; provided, however, that any participating accounts that are owned by CWM or its officers, directors, or employees will be excluded first.

### **Item 13 – Review of Accounts**

Todd Calamita, President and CCO, monitors most positions in a client's accounts on a periodic basis and utilizes software to track the specific asset allocation of client's investment accounts. This allocation is also monitored against the client's current risk tolerance as well as current and future goals.

CWM reaches out to clients to review their accounts on at least an annual basis to ensure that the client is informed of the allocation and standing of their account and that the allocation is still appropriate for their specific goals. More frequent account reviews are triggered by such factors as: a) awareness of a material change in a client's circumstances or investment objectives, b) significant changes in market conditions, c) changes in the investment advisor's assessment of a security held in an account and d) divergence of an account's investment performance from management's expectations.

In addition to the account statements sent to clients by the custodian of their accounts, all clients receive a quarterly account summary from CWM.

### **Item 14 – Client Referrals and Other Compensation**

CWM does not receive any economic benefit, directly or indirectly from any third-party for advice rendered to our clients. Nor does CWM directly or indirectly compensate any person who is not advisory personnel for client referrals.

## **Item 15 – Custody**

CWM is deemed to have custody of client funds and securities because clients give it the ability to debit their accounts for payment of its fees. CWM adheres to the safeguards required of an adviser having custody solely due to a direct fee deduction from client accounts. CWM obtains the client's consent to directly debit the fee from their account. Client funds and securities are maintained at one or more financial institutions that serve as the qualified custodian with respect to such assets. Such qualified custodians will send account statements to clients at least once per calendar quarter that typically detail any transactions in such account for the relevant period.

CWM is also deemed to have custody because of the use of a Standing Letter of Authorization ("SLOA") for a money movement transfer between a client's account and a third-party account as designated by the client. CWM follows the guidance set forth in the SEC No Action Letter of February 21, 2017, and maintains records to avoid the surprise audit requirement that would otherwise be required of advisers with custody.

## **Item 16 – Investment Discretion**

CWM typically receives discretionary authority from the client at the outset of an advisory relationship to select the security and the amount of a security to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the client account. When selecting securities and determining amounts and timing of trades, CWM observes the investment policies, limitations and restrictions established for and by each client.

## **Item 17 – Voting Client Securities**

As a matter of firm policy and practice, CWM does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for all securities maintained in client portfolios. CWM may provide advice to clients regarding the clients' voting of proxies.

## **Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about CWM's financial condition. CWM has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding. Also, CWM does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

**Brochure Supplement - Form ADV Part 2B**

**Todd D. Calamita, CFP®**

**of**

**Calamita Wealth Management Inc.**

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(704) 276-7325

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**February 23, 2024**

This Brochure Supplement provides information about Todd Calamita that supplements the Calamita Wealth Management Inc. (“CWM”) Brochure. You should have received a copy of that Brochure. Please contact us at (704) 276-7325 if you did not receive CWM’s Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Todd is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).  
You can search using Mr. Calamita’s CRD# 3204341

## Item 2 - Educational Background and Business Experience

Todd D. Calamita (year of birth 1971) is President of CWM and serves as the firm's Chief Compliance Officer.

Todd began his career in corporate banking as a Certified Cash Management Sales Officer, helping small and mid-size business more efficiently manage their cash flow. Todd later focused his career on helping individuals and families set and reach their financial goals. From 1999 to 2005, he worked as a Financial Advisor at Wachovia Securities. Then, from 2005 to 2010, he worked as a Financial Advisor at RBC Wealth Management. In 2010, Todd founded Calamita Wealth Management Inc.

Todd received a Bachelor of Business Administration in 1993 from Ohio University and his Master of Business Administration in 1997 from the Weatherhead School of Management at Case Western Reserve University in Cleveland, Ohio. He earned his CERTIFIED FINANCIAL PLANNER™ certification\* in 2005.

**CERTIFIED FINANCIAL PLANNER™**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct (“*Code and Standards*”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP® Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the

client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 - Disciplinary Information**

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Todd has no such disciplinary information to report.

### **Item 4 - Other Business Activities**

Todd is not involved in other business activities that provide a substantial source of his income, involve a substantial amount of his time, or create a conflict of interest between CWM or its clients.

### **Item 5 - Additional Compensation**

Todd does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through CWM.

### **Item 6 - Supervision**

As President and Chief Compliance Officer of CWM, Todd supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement - Form ADV Part 2B**

**Britton R. Williams**

**of**

**Calamita Wealth Management, Inc.**

6135 Park South Drive, Suite 510  
Charlotte, North Carolina 28210

(704) 276-7325

[www.calamitawealth.com](http://www.calamitawealth.com)

**February 23, 2024**

This Brochure Supplement provides information about Britton R. Williams and supplements the Calamita Wealth Management Inc. (“CWM”) Brochure. You should have received a copy of that Brochure. Please contact us at (704) 276-7325 if you did not receive CWM’s Brochure, or if you have any questions about the contents of this supplement.

Additional information about Britton is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov). You can search using Mr. Williams’ CRD# 5869494.



## **Item 2 - Educational Background and Business Experience**

Britton R. Williams (year of birth 1981) is an Investment Adviser Representative with CWM.

Britton Williams is a graduate of UNC-Wilmington with a BS in Business Finance. Britton joined CWM in 2018. Prior to joining CWM, Britton was registered as an Investment Adviser Representative with Belpointe Asset Management. Britton has passed his series 65 securities examination.

### **Employment History:**

08/2018 – present	Calamita Wealth Management, Inc. – Investment Adviser Representative
02/2016 – 08/2018	Belpointe Asset Management, LLC – Investment Adviser Representative
02/2011 – 05/2017	Tuttle Wealth Management, LLC – Investment Adviser Representative
01/2015 – 08/2015	Tuttle Tactical Management, LLC – Investment Adviser Representative
04/2007 – 10/2009	Sageworks, Inc. – Director of Business Development
01/2003 – 01/2007	Olam International – Commodity Trader

## **Item 3 - Disciplinary Information**

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Britton has no such disciplinary information to report.

## **Item 4 - Other Business Activities**

Britton Williams is not involved in outside business activities that provide a substantial source of his income, involve a substantial amount of his time, or create a conflict of interest between CWM or its clients.

## **Item 5 - Additional Compensation**

N/A

## **Item 6 - Supervision**

Britton Williams is supervised by Todd Calamita, President and Chief Compliance Officer of CWM. Todd supervises all duties and activities of the firm and is responsible for all advice provided to clients. Mr. Calamita can be contacted at 704-276-7325.

## **Business Continuity Plan Notice**

### **General**

Calamita Wealth Management Inc has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

### **Disasters**

The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

### **Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

### **Loss of Key Personnel**

A buy/sell agreement has been established in the event of Todd Calamita's serious disability or death in order for Calamita Wealth Management Inc to continue serving clients. Clients will be notified at that time.