

Altus Wealth Management is registered with the SEC as a registered investment advisor. Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences. 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.

December 19, 2024

<p>What investment services and advice can you provide me?</p>	<p>Altus Wealth Management provides its clients with discretionary investment management services. Altus Wealth Management offers its services through separate account management. Altus Wealth Management offers three different investment models, namely Altus Select, Altus Premier and Altus Preservation. Altus Select is for account balances lower than \$300,000 and Altus Premier is for account balances greater than \$300,000. Both models primarily utilize Exchange Traded Funds (“ETF”s) and mutual funds for the equity component and any alternative asset class investment exposure in the portfolio. Altus Select primarily utilizes ETF's and mutual funds for the fixed income portion of the portfolio and Altus Premier primarily utilizes individual bonds for the fixed income portion of the portfolio. Altus Preservation is a fixed-income portfolio utilizing individual fixed income securities for account balances greater than \$300,000.</p> <p>Altus Wealth Management also provides financial planning for its clients. Services begin with a consultation during which pertinent information about a client's financial circumstances and objectives are discussed, and after which Altus Wealth Management will produce a financial plan. Each client's account will be assigned to a managing partner who will serve as portfolio manager. It will be the responsibility of the portfolio manager to reach a clear understanding with the client as to the appropriate guidelines and objectives for his/her account. At least once each year the formal review includes a re-examination of the guidelines and objectives as to appropriateness.</p> <p>Additional information about Altus Wealth Management is also available on the SEC's website at www.adviserinfo.sec.gov.</p>	<p>Conversation starters</p> <ul style="list-style-type: none"> ▪ <i>Given my financial situation, should I choose an investment advisory service? Why or Why not?</i> ▪ <i>How will you choose the investments recommended to me?</i> ▪ <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
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<p>What fees will I pay?</p>	<p>Clients will compensate Altus Wealth Management for its discretionary asset management services based on a percentage of the average daily balance of the total net assets in the account for each calendar quarter. All fees will be payable quarterly in arrears. Altus Wealth Management also provides financial planning services for its clients. The fee charged for this service is an hourly rate of \$250.00. See appendix A*</p> <p>Investments in mutual funds and exchange traded funds generally include an embedded investment management fee paid to the mutual fund or exchange traded fund. Altus Wealth Management does not receive compensation in connection with the purchase or sale of securities, including asset-based sales charges, commissions, markups or service fees</p> <p>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</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> ▪ <i>Help me understand how these fees and cost might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, how much will be invested for me?</i>
<p>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, 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 investment advice we provide you. Here are some examples to help you understand what this means. Altus may recommend that a client rollover retirement accounts in order for Altus to provide investment advisory services to those accounts. As a result, Altus will earn a management fee and that fee may be higher than the fees and expenses incurred by the client should the rollover not occur. More assets in account means more fees, thus we have an incentive to encourage a client to increase assets in their account.</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> ▪ <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals make money based on the amount of assets they service or fees assessed for financial planning services.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. For a free and simple search tool to research your financial professional go to: www.Investor.gov/CRS</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> ▪ <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Additional Information:</p>	<p>You can find additional information about our investment advisory services at www.altuswm.com. You can also request a copy of the client relationship summary at 859-815-8566.</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> ▪ <i>Who is my primary contact person?</i> ▪ <i>Is he or she a representative of an investment adviser or a broker-dealer?</i> ▪ <i>Who can I talk to if I have concerns about how this person is treating me?</i>