

## Ventura Wealth Management (IARD #152301) Client Relationship Summary as of March 2024

### Item 1. Introduction

Ventura Wealth Management (“Ventura Wealth”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”) Brokerage and investment advisory services and fees differ. It is important for you 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.

### Item 2. Relationships and Services/What investment services and advice can you provide me?

We primarily offer discretionary investment advisory services to retail investors, retirement plans and IRA accounts. Ventura Wealth’s investment management focuses on the use of Portfolio Models in order to provide investment returns consistent with clients’ investment goals and objectives. Based upon a particular Model Portfolio, Ventura Wealth will invest client’s accounts in certain percentages amongst numerous asset classes (e.g. stocks, corporate and government bonds, ETFs, mutual funds and alternate investments) in order to maximize client’s investment returns while achieving lower volatility within pre-determined risk parameters.

“Discretionary” means the client authorizes us to place trades in their account without notifying them in advance. In limited situations, we maintain non-discretionary authority which means we have to obtain client approval prior to placing a trade.

We generally perform related financial planning services at no additional cost for our investment clients, although there can be additional fees for extensive planning work. We provide quarterly reports and newsletters, occasional email updates, and availability for client calls or in-office meetings. We monitor accounts daily using a computer program, but we generally only trade when our investment committee advises a change, you need or deposit cash, or your investments move far out of balance from the model.

The minimum portfolio size of \$500,000 however we may waive such minimums in certain situations.

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,7,8, and 13:

<https://adviserinfo.sec.gov/firm/brochure/152301>

You may also wish to ask us:

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

### Item 3. Fees Costs, Conflicts, and Standard of Conduct/What fees will I pay?

We bill most clients *an ongoing asset-based fee, charged quarterly in advance*. The annual fee varies (maximum of 1.50%) depending upon the market value of the assets under management and the type of wealth management services to be rendered. You will incur transaction costs and custody services in addition to our management fee. You may also pay the custodian for services such as wire transfers, checks, ATM withdrawals, etc. Some investments, such as mutual funds, ETFs and alternate investments (e.g. hedge funds) impose additional fees that will reduce the value of your investments over time. Use of third-party managers will result in a separate and additional fee from that of Ventura Wealth’s management fee.

You will pay fees and costs whether you make or lose money on your investments, and these will reduce any amount of money you might make over time. Please make sure you understand what fees and costs you are paying.

You may also wish to ask us:

**Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees, and how much will be invested for me?**

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,5 and 12:

<https://adviserinfo.sec.gov/firm/brochure/152301>

**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?**

*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 impact the objectivity of the investment advice we provide you. Please note that the following conflicts are fully disclosed in our Firm Brochure upon engagement and the firm has implemented internal controls to ensure our clients receive advice that is in their best interests.

Ventura Wealth earns more fees as your account size increases. In certain situations, Ventura Wealth will recommend a retirement account rollover to an IRA in which we manage. In this instance, Ventura Wealth's recommendation to rollover assets presents a conflict of interest in that we receive management fees. Ventura Wealth pays referral fees to third parties, which creates a conflict because such referrals may not be unbiased due to existence of a financial incentive. Certain representatives of Ventura Wealth maintain registrations with broker-dealers and insurance agencies and may earn additional fees on certain products or services that are purchased by its clients.

For additional information, please see our ADV Part 2A Firm Brochure:

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You may also wish to ask us:

- **How might your conflicts of interest affect me, and how will you address them?**

**How do your financial professionals make money?**

All our professionals are paid a salary and incentive compensation based on assets brought to the firm. No compensation is based upon any sales or product goals or metric that would impact a financial professional's duty to act in your best interests.

**Item 4. [Disciplinary History/ Do you or your financial professionals have legal or disciplinary history?](#)**

No. Neither Ventura Wealth or any of its financial professionals have any legal or disciplinary history to disclose. Please visit [Investor.gov/CRS](https://Investor.gov/CRS) for free and simple search tool to research Ventura Wealth and its financial professionals.

You may also wish to ask us:

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

**Item 5. [Additional Information](#)**

You may obtain additional information about Ventura Wealth including our most recent Client Relationship Summary form which is available at [www.venturawealth.com](http://www.venturawealth.com). or calling us at **1-866-899-0068**.

You may also wish to ask us:

- **Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**