

Calamita Wealth Management Inc.
CLIENT RELATIONSHIP SUMMARY v. February 23, 2024

This is the Client Relationship Summary for Calamita Wealth Management Inc, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you 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.

What investment services and advice can you provide me?

The investment advisory services we provide are: a comprehensive service that combines financial planning and portfolio management; and, a one-time, standalone financial planning service.

In our comprehensive service, we will continuously monitor your investments and provide advice. We do not monitor your investments in our one-time, standalone financial planning service.

In our comprehensive service, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide. We do not place trades on behalf of our one-time, standalone financial planning clients.

We do not have minimum account sizes or investment amounts; however, there is a minimum fee associated with our service.

For more information, please review our disclosure brochure, which is available [here](#).

Ask us: Given my financial situation, should I choose an investment advisor 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?

What fees will I pay?

For our comprehensive service, we charge an annual fee based upon a percentage of assets under management, and that fee is assessed quarterly, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. There is also a minimum fee associated with the comprehensive service. For our one-time, standalone financial planning service, we charge a fixed fee based upon the scope of services that the client receives and the complexity of their financial situation with half of that fee payable on signing the agreement for the services and the remainder due upon completion of the services. For our comprehensive service, you will also incur other fees including brokerage fees, management fees for mutual funds and ETFs, custodian fees, retirement account fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; CWM does not receive any of these fees.

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 paying. For more information, please review our disclosure brochure, which is available [here](#).

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 costs, and how much will be invested for me?

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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 affect the investment advice we provide you. Here are some examples to help you understand what this means.

While CWM works to minimize conflicts with clients, simply setting a fee for our services creates a conflict as we have an incentive to charge you more rather than less for our services.

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

For more information, please review our disclosure brochure, which is available [here](#).

How do your financial professionals make money?

Our employees receive salaries for the work they perform on your behalf as well as discretionary bonuses based on the profitability of the firm. Persons with ownership interests in the firm are entitled to distributions. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

Do you or your financial professionals have legal or disciplinary history?

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#).

You can also contact us at (704) 276-7325 if you have any questions or to request a copy of the relationship summary.

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

Appendix to Calamita Wealth Management Inc.
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Summary of Changes

In the previous version of this document, the following sections read as follows:

What investment services and advice can you provide me?

The investment advisory service we primarily provide is a comprehensive service that combines financial planning and portfolio management.

In our comprehensive service, we will continuously monitor your investments and provide advice.

In our comprehensive service, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide.

What fees will I pay?

For our comprehensive service, we charge a portion of the fee associated with the portfolio management component as a percentage of assets under management, and we charge a portion of the fee associated with the financial planning component as a fixed fee based upon the scope of services that the client receives and the complexity of their financial situation. For that component associated with portfolio management and charged based on a percentage of assets under management, there is a minimum fee. Each fee is charged on a quarterly basis, in advance as agreed upon with you. For the component of the fee charged based on a percentage of assets under management, you should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. You will also incur other fees including brokerage fees, management fees for mutual funds and ETFs, custodian fees, retirement account fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; CWM does not receive any of these fees.

The language was revised to the following:

What investment services and advice can you provide me?

The investment advisory services we provide are: a comprehensive service that combines financial planning and portfolio management; and, a one-time, standalone financial planning service.

In our comprehensive service, we will continuously monitor your investments and provide advice. We do not monitor your investments in our one-time, standalone financial planning service.

In our comprehensive service, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide. We do not place trades on behalf of our one-time, standalone financial planning clients.

What fees will I pay?

For our comprehensive service, we charge an annual fee based upon a percentage of assets under management, and that fee is assessed quarterly, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. There is also a minimum fee associated with the comprehensive service. For our one-time, standalone financial planning service, we charge a fixed fee based upon the scope of services that the client receives and the complexity of their financial situation. For our comprehensive service, you will also incur other fees including brokerage fees, management fees for mutual funds and ETFs, custodian fees, retirement account fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; CWM does not receive any of these fees.