

**VERMILLION & WHITE WEALTH  
MANAGEMENT GROUP, LLC**  
[http:// www.vwwgroup.com](http://www.vwwgroup.com)  
**Form ADV-CRS**  
**(Customer Relationship Summary) Part 3**  
**March 1, 2024**

**Item 1: Introduction**

*Vermillion & White Wealth Management Group, LLC* (“VWW”) is an investment adviser registered with the United States Securities and Exchange Commission. Such registration does not imply competence. It is important for you the retail customer to understand the difference in fees and services between brokerage firms and investment advisers, such as us. Free and simple tools, and educational materials about broker-dealers, investment advisers, and investing are available to research firms and financial professionals at <https://www.Investor.gov/CRS>.

**Item 2: Relationships and Services**

*What investment Services and advice can you provide me?*

We provide investment advisory services for which we charge a fee (discussed below). Services include investment supervision, portfolio management and financial planning to individuals, families, businesses, trusts, qualified retirement plans and charities.

We will offer you advice on a regular basis. We will discuss your investment goals, design you an investment strategy to achieve your goals and regularly monitor your account. We review your investment accounts on at least an annual basis. After assets are invested, we assist our clients monitor their investments and provide advice related to the ongoing financial and investment needs. Our investment recommendations generally include mutual funds, exchange-traded funds, and exchange-listed securities. We may also recommend money market funds. If clients hold other types of investments, we may advise on them if we agree. We do not require a minimum account size for our clients.

*How will we choose investments to recommend for your account?*

After we jointly review your financial situation, we primarily will recommend that clients authorize the active discretionary management of their assets. Our firm exercises discretionary authority over your account. Discretionary authority means that we have the authority to determine, without obtaining your specific consent, the amount and type of securities bought and sold. The only restrictions on our discretionary authority are those set by the client on a case-by-case basis.

Account supervision is guided by the client's stated objectives (e.g. conservative, moderate, balanced, growth, aggressive), as well as tax considerations. We may use any blend of investment options, mostly fixed income securities, exchange traded funds (“ETFs”) and mutual funds, and individual securities, suitable to your investment profile. For more specific information concerning our services and investment portfolios, please refer to pages 4-8 of our Part 2A disclosure brochure.

**Conversation starters:** We encourage you to ask our financial professionals key questions concerning our investment services, such as:

- (1) Given my financial situation, should I choose an investment advisory service? Why or why not?
- (2) What is your relevant experience, including your licenses, education and other qualifications? How would such qualifications impact your services to me?

**Item 3: Fees, Costs, Conflicts and Standard of Conduct**

*What fees will you pay?*

**Please note, 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 will be paying.**

Our fee is based on the total market value of your account on the last day of the quarter following your account’s effective date. The fee is prorated for the first quarter, and thereafter one-quarter (1/4) of the annualized fee is recalculated quarterly based on the current market value of the assets, payable at the end of the quarter (in arrears).

VWW charges asset management fee of between 0.4% and 1.5%, depending upon the size of the account and complexity of the investments. Depending on certain Client specific factors, VWW may reduce its annual fee, account size, or amend the fee schedule. VWW’s current fee schedule is listed in its ADV Part 2A disclosure brochure on page 4. Additionally, financial planning services and certain non-discretionary investment advisory services may be offered at a fee of \$250.00 per hour.

For example, our fee on a \$500,000 account at 1.5% would be \$7,500 per year, deducted quarterly at \$1,875 per quarter. Unless paid outside of the assets in the account we manage, the asset-based fee reduces the value of your account and will be deducted from your account. You may also incur other costs, such as prime broker charges, wire transfer and electronic fund transfer fees, fees and taxes on brokerage accounts and securities transactions, and fees for mutual funds, ETFs and other investments we

recommend, which are disclosed in their prospectuses. We do not collect any fees or revenue from these products.

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 is an example to help you understand what this means.

We receive compensation based on a percentage of your assets under management, and therefore have an incentive to increase the assets in your account with us. As your assets increase, total compensation you pay to us increases. However, if your account value decreases, you will still pay us a fee. Additionally, certain of our investment adviser representatives are also licensed insurance agents with various insurance companies. While VWW does not sell such insurance products to its investment advisory clients, VWW does permit its investment adviser representatives, in their individual capacities as licensed insurance agents, to sell insurance products to Clients. A conflict of interest exists to the extent that VWW investment adviser representatives recommend the purchase of insurance products for which they receive insurance commissions.

We also compensate certain third parties for client referrals. There is a conflict of interest where we compensate another party to refer us business. The conflicts of interest and disclosures concerning compensation paid to such third-parties is disclosed in our ADV Part 2A on page 12 and in the disclosures you receive from such party(ies).

How do your financial professionals make money?

Our financial professionals earn income from the fees we charge on your account assets. Our professionals therefore have an incentive to encourage clients to allocate more assets to us and to increase your assets so we can earn additional income. Some of our investment professionals may offer you commission insurance policies, for which those professionals will receive compensation separate from your investment management fee. Our portfolio management standards, compliance procedures and code of ethics provide guidance to our firm and personnel as to the management your account and sale of commission products in accordance with your best interest regardless of this conflict.

**Conversation starter:** If you have any questions concerning our fees or conflicts of interest, please feel free to ask us questions, such as: “How may your conflicts of interests or fee structure affect me, and how will they be addressed?”

#### **Item 4: Disciplinary History**

Do we or our financial professionals have legal or disciplinary history?

No. We encourage you to visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

**Conversation starter:** Feel free to ask: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

#### **Item 5: Additional Information**

Where is additional information available?

You should independently confirm all of the information stated here with our other regulatory filings. For additional information on our investment advisory services, see our Form ADV, along with the brochure supplement on each of our financial professionals, on IAPD on [Investor.gov](http://Investor.gov). Information regarding our firm can be found at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) or by calling our firm at the telephone number listed below for up-to-date information. If you have a problem with your investments, investment account or a financial professional, contact us in writing at the address listed above. If you fail to gain timely satisfaction through this course of action, you may wish to report the problem to the SEC at Investor.gov or call the toll-free investor assistance line at 800-732-0330.

**Conversation starter:** we welcome you to ask “Who is my primary contact? Is he or she a representative of an investment adviser representative? With whom may I speak if I have concerns about my primary contact?”

Your adviser serves as your primary contact with our firm. If you have concerns about how this person is treating you, you should contact our Chief Compliance Officer, Ryan Vermillion, at 610-977-2098 and he will immediately address your concerns.