

# Form CRS Disclosure for Veridian Private Wealth Management LLC

March 2024

## Item 1: Introduction

Veridian Private Wealth Management LLC is a SEC registered Investment Adviser headquartered in the state of Illinois. Veridian Private Wealth Management main office is located at: 1552 S. Route 59, Naperville, IL 60564. Veridian Private Wealth Management investment advisory services include ongoing discretionary investment management and qualified plan consulting services. Veridian Private Wealth Management clients may include individuals, high net worth individuals, families, business entities, trusts, and estates. Additional information regarding our services can be found in Item 4 and Item 7 on our ADV Part 2A.

**Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences.** There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationship and Services

### What investment services and advice can you provide me?

Veridian Private Wealth Management offers continuous financial advice and guidance to retail investors on a Discretionary basis.

**Account Monitoring.** Client portfolios are monitored on an ongoing basis. The frequency of a portfolio rebalancing takes place when we at Veridian Private Wealth Management feel that there is an opportunity to sell into strength and buy into weakness.

**Investment Authority.** We manage investment accounts on a discretionary basis. Discretionary investment management means that the Advisor makes the ultimate decision to invest in a specific investment.

**Investment Offerings.** We provide advice on various types of investments. Our services are not limited to a specific type of investment and/or product.

**Account Minimums and Other Requirements.** In general, we do not require a minimum household dollar amount to open and maintain advisory accounts.

**Additional Information:** More detailed information about our services can be found in our firm brochure. (ADV Part 2A Items 4 & 7) To view our form ADV click this link: <https://adviserinfo.sec.gov/firm/brochure/330270>.

### Conversation Starters & Key Questions to Ask Your Investment Advisor:

- *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

At this time, Veridian Private Wealth Management has chosen to work with the following custodian: Charles Schwab. Veridian Private Wealth Management Capital Management's advisory fees are separate from the fees charged by Charles Schwab. Veridian Private Wealth Management Capital Management's annual advisory fee schedule(s) and details are as follows:

Veridian Private Wealth Management Capital Management's advisory fees, are negotiated, will not exceed 1.0% of Assets Under Management (AUM), and are based on complexity and guided by the total market value of the assets under advisory. Veridian Private Wealth Management does not charge additional fees over and above our agreed to advisory fee. ETFs and Mutual funds have internal fees and expenses, in which Veridian Private Wealth Management does not receive or share in these fees. Veridian Private Wealth Management clients may incur brokerage and other transaction costs by the custodian. Veridian Private Wealth Management does not receive these fees nor do we share in these fees; see ADV 2A Item 12 for additional information. Additional information regarding our services can be found in Item 5 on our ADV Part 2A. <https://adviserinfo.sec.gov/firm/brochure/330270>.

**Additional Information:** 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.

***Conversation Starters & Key Questions to Ask Your Investment Advisor:***

- ***Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?***
- ***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?***

**Standard of Conduct:**

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. An example of a conflict is Veridian Private Wealth Management receives additional compensation when a client adds money to increase the accounts value.

***Conversation Starters & Key Questions to Ask Your Investment Advisor:***

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

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

Veridian Private Wealth Management investment advisory representatives are compensated based on the amount of client assets (i.e. Cash & Securities) under management in which they service.

**Additional Information:** Additional information regarding our services can be found in Item 5 on our ADV Part 2A.

**Item 4: Disciplinary History**

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

No, we do not have a disciplinary history. Veridian Private Wealth Management and its investment adviser representatives disciplinary history can be found on the firms ADV 2A and the specific individuals ADV 2B. A free and simple tool you can use to research Veridian Private Wealth Management and/or investment advisor representatives can be found at [Investor.gov/CRS](https://www.investor.gov/crs)

***Conversation Starters & Key Questions to Ask Your Investment Advisor:***

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

**Item 5: Additional Information**

**Primary Contact Information**

Veridian Private Wealth Management is located at 1552 S. Route 59, Plainfield, IL 60585. Ms. Angela Hart is the Chief Compliance Officer of Veridian Private Wealth Management Capital Management. Clients can call her at (815) 814-2763 or reach her by email at: [Ahart@veridian-wealth.com](mailto:Ahart@veridian-wealth.com) to request additional up-to-date information and/or to request the latest copy of the firms form CRS (ADV Part 3) and/or our firm brochure ADV Part 2A.

***Conversation Starters & Key Questions to Ask Your Investment Advisor:***

- ***Who is my primary contact person?***
- ***Is my primary contact person 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?***