

# Monolith Holdings, LLC

*Registered with the Securities and Exchange Commission as an Investment Adviser*

The services provided and fees charged by **investment advisory** and **brokerage** firms differ, and it is important that retail investors understand the differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

Monolith Holdings, LLC (“Monolith,” “we,” or “us”) offers investment advisory and financial planning services for retail investors and other clients.

In providing our investment adviser services, we consider your financial goals, investment objectives, and risk tolerance. While we can advise on any investment type, client portfolios generally include exchange traded funds (“ETFs”), mutual funds, equity securities, and fixed-income securities. We also offer financial planning services that normally address areas such as tax planning, insurance review, education funding, retirement planning, and estate planning. Financial planning services are offered in conjunction with our investment advisory services and as a stand-alone service for a separate fee.

We manage investment accounts on a discretionary basis, where you execute an Investment Management Agreement and a Limited Power of Attorney (granting us discretionary authority over your client account) that, collectively, authorize us to decide which investments to buy or sell for your account, without obtaining your approval of each transaction. You may request reasonable restrictions on certain financial instruments; provided, however that restrictions will not be implemented unless and until agreed to by us.

We monitor investments in your account on a regular basis as part of our standard investment management service. We formally review your account at least quarterly to ensure your investment portfolio is still appropriate based on any changes to your financial goals, investment objectives, and risk tolerance. We do not have a minimum account size or investment amount, and we do not limit the scope of our investment advisory services.

More detailed information regarding our services is provided in our Form ADV, Part 2 Brochure (Items 4, 7, 8, and 13), which can be found on the Investment Adviser Registration Depository (“IARD”) website: <https://adviserinfo.sec.gov/>.

### **Questions for your financial professional:**

***“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?”***

## What fees will I pay?

### *Investment Advisory Services Fee*

Our discretionary investment advisory services are provided on a “fee-only” basis, which means we charge a fee based on the value of assets we manage for you. We do not charge commissions or other transaction-based fees. Our investment advisory services fees are negotiable, but will not exceed 1.50% per annum of the market value of your assets.

Unless otherwise agreed to in writing, investment advisory fees are paid quarterly, in advance, and the value used for the fee calculation is the account value as of the last market day of the previous quarter. Partial periods will be prorated. Fees are debited directly from client accounts unless other acceptable arrangements are made and mutually agreed to in writing. Fees paid to us are exclusive of and in addition to other fees and expenses paid by your account associated with holding and investing in securities. For example, you are responsible for custodial fees, transaction and/or brokerage fees for the purchase or sale of securities, sub-advisory fees, margin interest, odd-lot differentials, IRA fees, transfer taxes, exchange fees, wire transfers, non-sufficient funds, bank wires, postage, costs associated with exchanging foreign currencies, and SEC fees or other fees or taxes required by law. In addition, you pay indirect fees collected by ETFs, mutual funds, and other pooled investment vehicles that they collect from their securityholders.

### *Financial Planning Services Fee*

Financial planning services fees will be charged in the manner and at the price as negotiated with you. Our financial planning services fees may be included in the investment advisory services fees or may be charged as a separate fee. If financial planning services are not included in the investment advisory fees, financial planning services fees may be charged hourly or as a flat fee. Hourly fees will be charged at no less than \$500 and flat fees will be charged at no less than \$5,000. We may

waive such minimum fees and/or charge a lesser financial planning services fee based upon a number of criteria.

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.

More detailed information regarding fees and costs is provided in our Form ADV, Part 2 Brochure (Items 5 and 6), which can be found on the IARD website: <https://adviserinfo.sec.gov/>.

**Questions for your financial professional:**

***“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?”***

**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 certain 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.

Because we charge an asset-based fee, the total fees you pay us will increase with the size of your account. This creates an incentive for us to recommend that you increase the assets in your account. We navigate this conflict and other conflicts of interest by ensuring that we follow our Code of Ethics and our related Conflicts of Interest policies and procedures.

More detailed information regarding conflicts of interest is provided in our Form ADV, Part 2 Brochure (Items 11 and 12), which can be found on the IARD website: <https://adviserinfo.sec.gov/>.

**Questions for your financial professional:**

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

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

Our financial professionals are paid cash compensation and may own a portion of the firm. Our revenues are derived from the asset management fees collected from clients. This creates a conflict of interest, because our financial professionals are incentivized to encourage you to increase your account assets. Our financial professionals do not earn sales commissions or other transaction-based compensation, and they are not paid based on client account performance or activity (other than individuals who own Monolith, who naturally receive firm profits).

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

No. Visit <http://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

**Questions for your financial professional:**

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

**Additional Information**

For additional information regarding Monolith, including an up-to-date copy of this registration statement, please contact us by telephone at 434-610-7050.

**Questions for your financial professional:**

***“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?”***