

CLIENT RELATIONSHIP SUMMARY

Catalytic Wealth RIA, LLC

September 5, 2023

Catalytic Wealth RIA, LLC (the “firm,” “we,” “us,” “our”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Investment advisory services and fees differ, and 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We help our clients steward their wealth and accomplish other life objectives by managing their portfolios of investments on a discretionary basis. We offer wealth management services to retail investors, which are designed to provide personalized wealth management solutions for ultra-high net worth and high net worth individuals, trusts, estates and families. Your accounts are tailored to address your specific goals, objectives and constraints. We consider a range of factors that can impact the investment management process, including risk tolerance, investment time horizon, current and future cash needs and other circumstances deemed relevant.

Advisory services are provided pursuant to an investment management agreement between us and you and includes (i) an evaluation of your existing assets and financial objectives, implementation of an investment program based on such evaluation and objectives and (ii) ongoing monitoring of your portfolio including any of your existing managers or funds that were not recommended by us, but that you have directed one of our investment representatives to keep as part of your account(s). We provide these advisory services, in certain cases, in conjunction with an investment in the privately offered investment vehicles, funds, accounts or other arrangements with third-party managers or affiliated investment advisers of our firm. You can impose reasonable restrictions on investing in certain securities or types of securities subject to our approval. We do not provide legal, tax, or accounting advice. We generally do not have a minimum account size for our managed account clients and generally speaking our clients will have to meet specific qualifications to participate in our services and invest in the products that we offer.

We also offer non-discretionary advisory services; in such cases, we will not exercise discretion as described above but will instead make recommendations and proposals and you will ultimately decide which investments to buy and sell for your account.

For additional information, please see Items 4, 5, 7, 8 and 15 of our Form ADV Part 2A, available at <https://adviserinfo.sec.gov/firm/summary/327269>.

Questions to ask for additional information:

- “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?

We offer our advisory services on a fee basis, as described in each client’s investment management agreement, which can include an annual percentage rate charged on the total assets managed, an annual fee charged on a percentage of the market value of the assets, or a flat fee. Fees will generally be charged on any accrued dividends and interest. Our annual fee is prorated and generally billed quarterly in advance. The fees are deducted from your assets or paid directly by you.

The more assets you have in your advisory account the more you will pay us. We therefore have an incentive to encourage you to increase the assets in your account to increase our fees. You pay our fee quarterly even if you do not buy or sell any assets during the quarter. Separately, we also typically charge a fixed fee for any financial planning and other consulting services.

You will also pay fees and expenses in addition to our advisory fees. These other fees and expenses can include, among others, custodial fees, transaction fees, mutual fund expenses, fees for third-party managers, fees for investments in third-party or affiliate managed funds, and all other costs associated with your account or with the purchase or sale of securities, mutual funds, investment funds or other investment instruments, including wire transfer fees, custodian fees, access fees, platform fees, investor servicing fees, interest, taxes and other expenses associated with your account(s).

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.

The information herein solely summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For more information, please see Items 5 and 6 of our Form ADV Part 2A at the link above.

Questions to ask for additional information:

- *“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 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.

- We only make money from the fees we charge our clients. Because our revenue is generally derived from asset-based fees, we have an incentive to encourage clients to grow assets with our firm and to discourage withdrawals.
- We have an affiliated registered investment adviser, General Catalyst Group Management, LLC, that manages private funds. We have an incentive to allocate client assets to our affiliate’s private funds because our affiliate (and some of our personnel) would benefit from increased management fees and carried interest as a result of such investments.

While we endeavor to resolve all conflicts in a fair and impartial manner, there can be no assurance that our own interests will not influence our conduct and decisions.

Questions to ask for additional information:

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

For additional information, please see our Form ADV Part 2A at the link above (in particular Items 5, 6, 8 10, 11, 12 and 17).

How do your financial professionals make money?

Our financial professionals do not sell products or receive commissions; however, their compensation is based, in part, on the amount of assets they manage and revenue the firm earns from their services to you and other clients. Because their compensation is based, in part, on the revenue we earn from their services to clients, a conflict of interest exists in that the financial professional has an incentive to seek new clients, grow their assets under management, and charge higher advisory fees.

Do your financial professionals have legal or disciplinary history?

No. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to ask for additional information regarding your investment professional:

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

For additional information about our services, see the Disclosure Brochure at the link provided above. You can also request up-to-date information about our firm or a copy of this relationship summary disclosure by calling 617-234-7000.

Questions to ask for additional information regarding your investment 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?”*