

Cantata Wealth Management, LLC
July 19, 2024

FORM CRS

Cantata Wealth, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Selection of Other Advisors (also known as Third-Party Money Managers).**

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a quarterly basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings: We offer advice on equity securities, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, United States government securities, options contracts on securities, private placements, money market funds, real estate investment trusts (REITs), structured products, and exchange traded funds (ETFs).

Account Minimums and Requirements: In general, we require a minimum account size to open and maintain an advisory account, which may be waived at our discretion.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 can be found at <https://adviserinfo.sec.gov/>.

Key Questions to Ask 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services:

- **Asset Based Fees** - Payable quarterly in arrears; Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value asset
- **Hourly Fees** - Payable in arrear
- **Flat Fees** - Grandfathered clients only; Payable quarterly in arrears

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees
- Account maintenance fees
- Fees related to mutual funds and exchange-traded funds
- Transaction charges when purchasing or selling securities
- Other product-level fees associated with your investments

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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6 at <https://advisorinfo.sec.gov/>.

Key Question to Ask 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 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.*
 - Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account
 - If you have accounts with multiple providers and need to take a distribution from your account, we have an incentive to recommend you take it from another provider.
 - Third-Party Payments: Persons providing investment advice on behalf of our firm are also registered as investment adviser representatives of Chicory Wealth, LLC (CRD # 290887), a federally registered investment adviser. These persons may receive compensation from fees due to them by Chicory Wealth, LLC prior to the transition of your account to our firm. We may recommend the services of Chicory Wealth, LLC to new clients for adviser representative services through Chicory Wealth, LLC. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs.

Key Questions to Ask Your Financial Professional

- **How might your conflicts of interest affect me, and how will you address them?**
 - Please refer to our Form ADV Part 2A at <https://adviserinfo.sec.gov/> to help you understand what conflicts exist.
- **How do your financial professionals make money?**
 - The financial professionals servicing your account(s) are compensated in the following ways: salary; bonus; flat amount or percentage of revenue for referred clients. Financial professionals' compensation is based on the following factors: base salary and incentive compensation.
 - The bonus compensation paid to our financial professionals involves a conflict of interest because they have a financial incentive to refer clients to our firm.

Do you or your financial professionals have legal or disciplinary history? If so, for what type of conduct?

- No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

Additional Information

You may find additional information about your investment advisory services and request a copy of the relationship summary by calling 844-226-8282.

Key Questions to Ask 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?**