

### Item 1: Introduction

Catoctin Ridge Wealth Partners, LLC is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and 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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

**Terms to know:**

- A broker-dealer is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
- An investment adviser is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

### Item 2: What Investment Services and Advice can you provide me?

We offer full-service discretionary and non-discretionary investment advice to retail investors, including offering securities recommendations, choosing third party money managers, and provide financial planning and account monitoring services. We may act with discretion in advisory accounts, where your investment advisor makes the final determination on the purchase or sale of investments, if you provide approval for such a relationship. The discretion we exercise is limited to account management, we do not have discretion to withdraw cash or securities from your account, except for paying our advisory fees. We limit the types of investments that we recommend since not every type of investment vehicle is appropriate for all accounts. Advisor Managed accounts are generally subject to a \$10,000 minimum investment. Accounts with third-party managers vary from no minimum to \$1,000,000. Please see our ADV Part 2A for more detail on the services we offer.

Questions to ask us: 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, Cost, Conflicts and Standards of Conduct – "What Fees will I Pay"

You will pay investment advisory fees based on the total assets we manage in your account. You may pay more or less for this type of relationship depending on the rates we can negotiate with the custodian of your assets, therefore incentive may exist for the firm or your investment advisor to encourage you to add new accounts or assets under management.

Some types of investments incur ongoing operational expenses which are directly or indirectly passed on to you.

You may also pay fees for operational services provided through your account, such as custodial fees and account maintenance fees. These fees are charged at least annually or quarterly. Also, we receive revenue through accounts with our custodian by marking up the cost of these services. This incentivizes us to place accounts and assets with the custodian.

Fees for financial planning or financial consulting services are negotiated and are based on the scope of the engagement and are charged as a fixed one-time fee, a fixed recurring fee, an hourly rate, or a combination of these. These fees can be paid monthly, quarterly, semi-annually or annually.

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.

Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

**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 provide you with advice, we are acting as your fiduciary and have a legal and regulatory requirement to act in your best interest and put your interest ahead of ours. 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 may affect the recommendations we provide for you. Here are examples to help you understand what this means.

Catoctin Ridge Wealth Partners receives an override on advisory business conducted at a chosen custodian: We have negotiated pricing at a qualified custodian and will make money on the difference between what is charged to you and what we pay the custodian. In addition, the qualified custodian we negotiated pricing with provides certain services to us based on the total assets they receive from our clients. Some of our vendors make payments to our Financial Professionals to reimburse them for business and marketing expenses. These payments incentivize the Financial Professional to maintain or place more business with specific vendors or Third-Party Managers.

Questions you might wish to ask: How might your conflicts of interest affect me, and how will you address them?

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

When providing investment advisory services, a portion of the fees Catoctin charges for advisory services are paid to your Financial Professional. As assets grow, more fees are shared with Financial Professionals, reducing the amount of fees that Catoctin retains and increasing the amount your Financial Professional receives. This incentivizes your Financial Professional to recommend that you open an advisory account or increase the amount of assets in your account. Some third-party investment managers make payments to our Financial Professionals for marketing support. These payments incentivize the Financial Professional to maintain or place more business with specific asset managers.

Our Financial Professionals receive compensation in other ways, including:

- Transition assistance if your financial professional moved to us from another company. This assistance can include repayable or forgivable loans and/or waiving, subsidizing, or reducing other costs associated with transitioning the financial professional's business. This assistance creates an incentive to migrate and maintain business with us, and to sell or recommend the sale of investments held in an account if we do not offer those investments.
- An annual awards program based on total sales with the firm overall, accumulating assets, or for non-registered insurance sales.
- Non-cash benefits from product sponsors and third-party money managers including items such as holiday gifts, occasional dinner or tickets to a sporting event, and support in connection with educational meetings, seminars or client appreciation events.

**Item 4: Do you or your financial professional have legal or disciplinary history?**

No, our investment advisors have no legal or disciplinary history. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Questions you might wish to ask: As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information?**

For additional information about our services, and/or offering materials provided by the firm please review our Form ADV. If you would like additional, up-to-date information or a copy of this disclosure, please call 000-000-0000.

**Ask your Financial Professional?**

Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me?