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Form ADV Part 2A – Firm Brochure

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www.networthzenith.com

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This Brochure provides information about the qualifications and business practices of Zenith Solutions, Inc., “Zenith Wealth Partners”, “Zenith”, “Advisor”, or “We”. If you have any questions about the contents of this Brochure, please contact us at 248-568-4626. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Zenith Solutions, Inc. is registered as an Investment Adviser with the Securities and Exchange Commission (SEC). Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Zenith is available at www.adviserinfo.sec.gov, using the firm’s identification number, 304732.

Item 2: Material Changes

Since the last annual update of this brochure on March 29, 2023, the following material changes have been made to this version of the brochure:

- We do not currently manage any Pooled Investment Vehicle(s). All references to our management of Pooled Investment Vehicles have been removed.
- Items 4, 5, 8, 10, and 16 have been amended to disclose our use of Ethic's sub-advisory services.
- The asset-based fee table in Item 5 has been updated.
- Item 5 has been updated to disclose that asset-based fees are billed according to a blended, tiered schedule.
- Item 5 has been updated to disclose fees for managing private investments.
- We transitioned to SEC-registration in March 2024.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Zenith Solutions, Inc..

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 304732.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 248-568-4626.

Item 3: Table of Contents

Item 1. Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	8
Item 6: Performance-Based Fees	11
Item 7: Types of Clients	12
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	12
Item 9: Disciplinary Information	16
Item 10: Other Financial Industry Activities and Affiliations	16
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	17
Item 12: Brokerage Practices	18
Item 13: Review of Accounts	20
Item 14: Client Referrals and Other Compensation	20
Item 15: Custody	21
Item 16: Investment Discretion	21
Item 17: Voting Client Securities	21
Item 18: Financial Information	22
Form ADV Part 2B – Brochure Supplement for Jason Ray	23
Form ADV Part 2B – Brochure Supplement for Chelsea Ransom-Cooper	26
Form ADV Part 2B – Brochure Supplement for Adrienne Davis	29
Form ADV Part 2B – Brochure Supplement for Fahmin Fardous	33
Form ADV Part 2B – Brochure Supplement for Jerel Butler	36
Form ADV Part 2B – Brochure Supplement for Raeonna Jefferson	38
Form ADV Part 2B – Brochure Supplement for Andrew Tudor	40

Item 4: Advisory Business

Description of Advisory Firm

Zenith Solutions, Inc. is registered as an Investment Adviser with the Securities and Exchange Commission (SEC). Zenith was founded in May 2019 as an LLC and converted to a Corporation in August 2022. Zenith first became registered to perform advisory business in July 2019. Jason M. Ray and Chelsea Ransom-Cooper are the principal shareholders of Zenith. James Ray and Partheev Shah are also shareholders of Zenith but are not involved in any of the firm's advisory activities. Zenith reports \$81,565,628 in discretionary Assets Under Management as of March 19, 2024, and \$0 in non-discretionary assets under management.

Types of Advisory Services

Clients retain Zenith to provide wealth planning services to the client in accordance with the packages set forth below.

Project-Based Financial Plan. This service involves working individually with a Client to define their financial positions and provide a framework for future financial decision-making. We research and deliver helpful advice on the different options available to the client. In exchange for a one-time fee, the Client receives deliverables to illustrate their financial position and advice on future action, along with at least 2 meetings with a Zenith wealth advisor.

Financial consultation. This service consists of a hands-on wealth planning session offered at a fixed fee agreed upon at the beginning of the work.

Ongoing wealth planning. By paying a one-time or periodic fee, Clients will be taken through our planning process to develop and implement their plan. In general, the wealth plan will address various areas of concern. The Client and Zenith will work together to select specific areas to cover.

All three services require Clients to provide information to complete the following areas of analysis: net worth, goal setting, cash flow, investments, business planning, employee benefits, tax planning, retirement planning, college savings, insurance, and estate planning. Clients will receive an electronic report with a detailed plan designed to achieve their objectives. Clients will be engaged on a periodic basis to review this plan and adjust to ensure accuracy, ongoing appropriateness, and effectiveness. If a follow-up meeting is required, Zenith will meet at the Client's convenience.

Net worth: As a starting point to the financial planning process, we define a net worth for clients based on their assets and liabilities. We will craft an analysis on how to improve the Client's net worth over time.

Financial Goals: We will help Clients identify financial goals and develop a plan to reach them. We will identify what Clients plan to accomplish, what resources you will need to

make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

Cash Flow and Debt Management: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

Investment Analysis: This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

Business Planning: We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

Employee Benefits Optimization: We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

Estate Planning: This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

Insurance: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.

Retirement Planning: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial

independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

Risk Management: A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).

Tax Preparation and Planning: Advice may include ways to manage current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. We will participate in meetings or phone calls between you and your tax professional with your approval. The fees associated with tax preparation and tax planning services are separate and in addition to your ongoing financial planning or advisory fees, if applicable, and are disclosed in Item 5.

Investment Management Services: Zenith is also in the business of managing individually tailored savings and long-term investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual plans and needs of the Client. Through the net worth focused planning sessions and additional conversations, we develop a Client's personal investment policy with an asset allocation target to create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Held Away Accounts: We provide an additional service for accounts not directly managed by our firm where we do not have discretion. We will regularly review the current holdings and available investment options in these accounts, monitor the accounts, and provide recommendations to the Client with regards to rebalancing and implementing our strategies as necessary.

Account supervision is guided by the stated Investment Policy Statement and plan of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

When appropriate, we utilize the services of an unaffiliated, third-party investment adviser, Ethic INC, ("Ethic" or "Outside Manager(s)") to assist with the management of Client accounts. Ethic's CRD number is 282827. We assist Clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the Outside Manager and reviewing the Outside Manager. Our review process and analysis of Outside Managers is further discussed in Item 8 of this Brochure. Additionally, we will meet with the Client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account.

Business Planning Services

Clients retain Zenith to provide business advisory services to the client in accordance with the menu of options listed below. Each client engagement is customized based on their business's needs, complexity, and desired timeline for completion.

Fractional CFO: Our team offers financial management, accounting, and financial planning services. We provide periodic performance reviews, and investor reporting, and act as stewards of financial health.

Due Diligence Consulting: Zenith conducts deep due diligence, offering financial analysis, market landscape assessments, and intellectual property reviews. We help present opportunities to stakeholders and assess portfolio fit.

Fundraising Consulting: We assist in investor sourcing and suitability analysis, manage data rooms, and draft term sheets. We provide capital structure strategy consulting and ensure equitable deal structures.

Tactical and Strategic Advisory: Zenith offers ongoing advice on growth strategies, operational budgets, and scenario analysis. We facilitate financial projects and align tactical actions with business strategy.

Speaking Engagements / Educational Workshops

We may provide speaking engagements and educational workshops for groups seeking general advice on various areas of personal finance. These sessions are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on an individual's need, nor does Zenith provide individualized investment advice to attendees during these sessions. Topics covered during these sessions will be determined by the client and Zenith.

Client Tailored Services and Client Imposed Restrictions

Zenith offers the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the Client Investment Policy Statement which outlines each Client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets of the Client.

Wrap Fee Programs

Zenith does not provide investment management services through a Wrap Fee Program.

Item 5: Fees and Compensation

Please note, unless a Client has received this Disclosure Brochure at least 48 hours prior to signing the investment advisory contract and financial planning contract, both contracts may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees or penalties. How Zenith is paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Refunds to clients who paid by electronic funds transfer will be issued via the same third-party payment processor the client used to pay their fees. Refunds to all other clients will be issued via check.

Project-Based Financial Plan: \$2,000 - \$10,000 - this service collects fees from clients at the beginning of defined work.

Financial Consultation: \$450 - Zenith will provide the client with a quote before the session and fees will be collected at the beginning of the consultation.

Ongoing Wealth Planning: Fees for this service are paid in advance and range from \$300 to \$800 per month. Payment frequency can be modified to quarterly upon client request.

After the completion of a client's financial plan and once Zenith has at least \$750,000 assets under management, clients only pay an asset-based fee or design a custom fee schedule.

These rates are based on complexity and needs of the client. For ongoing wealth planning clients that require intensive onboarding, a one-time onboarding fee may be required. These rates can be used to quote a client for one-time financial planning and advisory services. The fee is negotiable. Fees for this service may be paid by electronic funds transfer, credit card, or check. This service may be terminated with 30 days' notice. Upon termination of the agreement, the fee will be prorated, and any unearned fee will be refunded to the Client.

Investment Management Services

Our standard advisory fee is based on quarter-end market value of assets under management and is calculated as follows:

Account Value	Annual Investment Advisory Fee
\$0 - \$1,000,000	1.00%
\$1,000,001 - \$5,000,000	0.80%
\$5,000,001 - \$10,000,000	0.60%
\$10,000,001 and Above	Customized

For Clients with at least \$10,000,000 in assets under management, the starting point for the annual investment advisory fee is 0.60% and is customized based on several factors, including but not limited to: amount of assets under management, complexity of asset allocation, and the desire for investments that require intensive due diligence (such as private investments, socially responsible investments, etc.). The value of private investments we assist in placing our clients into is included in the total account value our asset-based fee is calculated on.

The annual fees are negotiable, are pro-rated, and paid in advance on a quarterly basis. The advisory fee is a blended tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the quarter. Zenith will not bill an amount above \$1,200 more than 6 months in advance for investment advisory or savings portfolio fees. No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from Client accounts, or the Client may choose to pay by check. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the Client.

Advice on held away accounts is offered at no additional cost to Investment Management clients.

If Zenith utilizes an Outside Manager (such as Ethic, described in Item 4 above), the above fee schedule does not include the Outside Manager's fee. The Outside Manager's advisory fees, billing schedule, and payment procedures are set forth in their separate written disclosure documents,

advisory agreements, and/or the account opening documents. At no point will the combined fee charged to the Client exceed 2% of assets under management. There are no compensation differentials passed on to the Client when Ethic is used as an Outside Manager.

Direct Private Investments

Zenith offers services on evaluating and directly investing a portion of client assets in private equity, real estate, and private credit options.

Zenith agrees to identify, complete due diligence on, and present for client approval unique investment opportunities. The client will retain discretion and in writing must approve each investment upon receiving Zenith's diligence.

Zenith will complete the work described above in six (6) months from the time this agreement is executed. **The fee for the services described is \$5,000 paid, upfront upon agreement.** This relationship may be terminated at any time with written notice of at least 30 calendar days. Accounts terminated in the middle of an engagement will be refunded at a prorated rate according to the uninvested balance.

Due to the risk and volatility of these investments, clients are required to submit proof that he/she is an accredited investor per the standard set by the SEC.

- *Income verification: provide tax returns, W-2s, K-1s or 1099s to demonstrate that your income is greater than \$200,000 (or \$300,000 with a spouse)*
- *Net worth verification: provide bank and brokerage statements, tax assessments, property appraisals or other third-party documents demonstrating ownership and value in order to prove your net worth is greater than \$1,000,000, excluding the value of your primary residence*
- *Credentials-based verification: provide your FINRA CRD number to confirm you hold a relevant license in good standing.*

Tax Preparation and Planning

The fees for tax preparation and filing will be a minimum of \$300 plus \$100 for each additional state. Based on the complexity of the return and the number of additional schedules required, fees could range up to a maximum of \$3,000 total. The fees may be negotiable in certain cases, will be agreed upon at the start of the engagement and are due at the completion of the engagement. Upon termination of the agreement, the fee will be prorated based on the work completed, and any unearned fee will be refunded to the Client. Clients are not required to utilize any third-party products or services that we may recommend, and they can receive similar services from other professionals at a similar or lower cost.

Business Planning Services

Fees for Business Planning Services vary as each engagement is customized to fit each client's needs. The Business Planning Services Agreement allows clients to select from a menu of

services options (described in detail in Item 4 of this Brochure) following a discovery call. Fees associated with each service on the menu are as follows:

- Fractional CFO – Fixed monthly fee ranging from \$2,500 - \$10,000.
- Due Diligence Consulting, Fundraising Consulting, and Tactical & Strategic Advisory – Customized fee based on each business's specific needs. The fee will be fixed (project-based), fixed (monthly), or based on our hourly rates (\$250 per hour for services provided by a junior analyst; \$500 per hour for services provided by a Senior Director).

Fixed fees will be billed in advance of the initiation of the engagement, monthly retainers will be billed on the same day each month in advance of the corresponding month's engagement, and hourly fees will be billed in arrears at the end of each month. Fees are negotiable in certain circumstances. Upon termination of the agreement, the fee will be prorated based on the work completed, and any unearned fee will be refunded to the Client.

Speaking Engagements / Educational Workshops

Fees range from \$500 to \$2,500 per speaking engagement or educational workshop. The fee is based on the content, amount of research conducted, amount of hours of preparation needed, and the number of attendees. The fee for speaking engagements or workshops is due at the time of signing the Agreement. Zenith offers its services in a virtual or in-person setting. Should the event require travel arrangements, both parties must agree to the terms of travel (i.e., cost, distance, hotel arrangements) at the start of the engagement. Fees are payable by electronic funds transfer, Credit Card, or Check. A full refund will be issued if the speaking engagement or educational workshop is not delivered. For partially-completed services in a multi-session series, a prorated refund will be issued based on the number of sessions delivered.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Private equity funds also charge management fees and performance fees, which are disclosed in the fund's subscription documents. These management fees are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs. Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions). We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

CCR Section 260.238(j) Disclosure

Please note, lower fees for comparable services may be available from other sources.

Item 6: Performance-Based Fees

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and investment management services to individuals, high net-worth individuals, and charitable organizations. We also provide sub-advisory services to other Registered Investment Advisers (RIAs).

Zenith does not have a minimum account size requirement, or any other requirements for opening or maintaining an account.

Ethic (used for sub-advisory services) has a \$250,000 minimum account size requirement.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Our methods of investment analysis include fundamental, technical, cyclical and charting analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance. This is our primary form of analysis for security selection.

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market. We use this form of analysis to evaluate purchase timing.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Macroeconomic trends and movements help us complete this type of analysis work. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends. This type of analysis helps us develop macroeconomic views that inform long term asset allocation.

Charting analysis involves the gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which is used to predict future price movements based on price patterns and trends. Charts may not accurately predict future price movements. Current prices of securities may not reflect all information about the security and day-to-day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Use of Outside Managers: We may refer Clients to Third Party Investment Advisers or advisory programs ("Outside Managers"). Our analysis of Outside Managers involves the examination of the experience, expertise, investment philosophies, and past performance of the Outside Managers in an attempt to determine if that Outside Manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the Outside Manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the Outside Manager's compliance and business enterprise risks. A risk of investing with an Outside Manager who has been successful in the past is that they may not be able to replicate that success in the future. In addition, we do not control the underlying investments in an Outside Manager's portfolio. There is also a risk that an Outside Manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the Outside Manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Passive & Active investment management as investment strategies.

We employ both active and passive investment management strategies depending on the needs of the client. Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ certain methods, strategies or techniques to construct and manage a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Risks associated with active management include higher fees, difficulty in consistently outperforming the market, and the risk of human error.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies.

Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Investment Companies Risk. When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Alternative Investments. Zenith Wealth Partners and its representative may from time to time recommend less traditional assets (sometimes called "alternative investments") in combination with more traditional assets like stocks and bonds, when suitable. Alternative investments can include: direct lending (private credit), private equity, venture capital, and real estate, among others]. Alternative investments may be accessed in multiple ways, including, but not limited to, Direct Investment, Pooled Investment Vehicles, and Private Investment Funds. Given the unique characteristics and liquidity considerations, Zenith Wealth Partners will present all alternative investments to clients to help ensure it meets

the Client's goals and risk tolerance. Clients should be aware of the risk should Client implement Zenith Wealth Partners's recommendations.

Alternative investments generally involve various risk factors, including, but not limited to the following. A more in-depth discussion of risks that must be considered is set forth in each investment's offering documents or similar disclosure documents, which will be provided to each Client for review and consideration prior to investing.

- Potential for complete loss of principal, meaning that you may lose your entire investment
- Liquidity constraints
- Lack of transparency
- Difficulty obtaining price evaluation
- Limited or no secondary market
- Long-term investment commitment
- Volatility of returns
- High internal and operating costs
- Restrictions on withdrawals
- Complex tax structures and delays in tax reporting
- Less regulation

Item 9: Disciplinary Information

Zenith and its management have not been involved in any criminal or civil action, administrative enforcement proceedings, or legal or disciplinary events that are material to a Client's or prospective Client's evaluation of Zenith or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No Zenith employee is registered, or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer. No Zenith employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor. Zenith does not have any related parties. As a result, we do not have a relationship with any related parties.

Zenith only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, Zenith recommends certain Clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5 of this brochure. In addition, Clients will receive a copy of the Outside Manager's Form ADV 2A, Firm Brochure, which also describes the Outside Manager's fee. You are not obligated, contractually or otherwise, to

use the services of any Outside Manager we recommend. Moreover, Zenith will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

Disclosure of Material Conflicts

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding Zenith, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its representatives have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

Integrity: Associated persons shall offer and provide professional services with integrity.

Objectivity: Associated persons shall be objective in providing professional services to Clients.

Competence: Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.

Fairness: Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.

Confidentiality: Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.

Professionalism: Associated persons' conduct in all matters shall reflect the credit of the profession.

Diligence: Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of

Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading (such as front running), our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client’s Securities

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as Clients. The firm prohibits front running (or trading ahead of client accounts) and ensures that no employee engages in trading practices that place their interest ahead of clients. We will not trade non-mutual fund securities during the same trading day that we trade the same security for Clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians

Zenith does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending custodians, we have an obligation to seek the “best execution” of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian’s services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian’s:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions

- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab and Altruist, independent and unaffiliated SEC registered broker-dealer firm and members of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Although Clients may request us to use a custodian of their choosing, we generally recommend that Clients open brokerage accounts with Charles Schwab or Altruist. We are not affiliated with Charles Schwab or Altruist. The Client will ultimately make the final decision of the custodian to be used to hold the Client's investments by signing the selected custodian's account opening documentation.

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platforms, Charles Schwab or Altruist may provide us with certain services. This is a benefit to us because we do not have to produce or pay for the research, products, or services. Zenith may have an incentive to select or recommend a broker-dealer based on our interest in receiving the research or other products or services, rather than on our clients' interest in receiving most favorable execution.

Brokerage for Client Referrals

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific custodian to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transactions and this may cost Clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

When appropriate and available, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share

for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or access persons may participate in block trading with your accounts; however, they will not be given preferential treatment.

The Custodians and Brokers We Use (Altruist, Schwab)

For the benefit of no commissions or transaction fees, fully digital account opening, a large variety of security options and complete integration with software tools, Zenith recommends Altruist Financial LLC, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member, as the introducing broker to Apex Clearing Corporation, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member, as the clients' custodian. Zenith does not receive any research or other soft-dollar benefit by nature from its relationship with Altruist Financial LLC, nor does Zenith receive any referrals in exchange for using Altruist Financial LLC as a broker-dealer.

Zenith may recommend/require that clients establish brokerage accounts with the Schwab Institutional® division of Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although Zenith may recommend/require that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. Zenith is independently owned and operated and not affiliated with Schwab.

Schwab may pay for business consulting and professional services received by Zenith's related persons. Some of the products and services made available by Schwab through the program may benefit Zenith but may not benefit its Client accounts. These products or services may assist Zenith in managing and administering Client accounts, including accounts not maintained at either custodian. Other services made available are intended to help Zenith manage and further develop its business enterprise. The benefits received by Zenith or its personnel through participation in the program do not depend on the number of brokerage transactions directed to the custodian. As part of its fiduciary duties to Clients, Zenith endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of these economic benefits for Zenith or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice for custody and brokerage services.

Item 13: Review of Accounts

For clients that have ongoing wealth planning engagements with Zenith, their financial plans are reviewed at least quarterly with their designated Financial Advisor.

Client accounts in the Investment Advisory Service will be reviewed regularly on a quarterly basis by Jason Ray, Owner, CEO and CCO. The account is reviewed with regards to the Client's investment policy statement and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Zenith will provide written reports to Investment Advisory Clients on an annual basis, at least. These reports will contain an economic overview, comparable benchmark performance, and a link to an informational webinar to discuss investment performance. We urge Clients to compare these reports against the account statements they receive from their custodian.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

The Advisor engages independent promoters to provide client referrals. If a client is referred to us by a promoter, this practice is disclosed to the client in writing by the promoter and the Advisor pays the promoter out of its own funds—specifically, the Advisor generally pays the promoter a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of promoter is strictly regulated under applicable federal law. The Advisor's policy is to fully comply with the requirements of Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended.

Item 15: Custody

All accounts are held by an Independent Custodian selected by the Client. With the exception of Zenith's ability to debit fees, Zenith does not otherwise have custody of the assets in the account(s).

Zenith has the ability to directly deduct its advisory fees from clients' custodial account(s). Prior to having fees deducted via a qualified custodian, Zenith will:

- 1) Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian.
- 2) Send the qualified custodian written notice of the amount of the fee to be deducted from the client's account.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount

of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

If Zenith has engaged an Outside Manager to assist with the management of Client's portfolio, Zenith has the discretion to direct the Outside Manager to buy or sell securities for Client's portfolio without obtaining prior Client approval for each transaction.

Item 17: Voting Client Securities

Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

All accounts are held by an Independent Custodian selected by the Client. With the exception of Zenith's ability to debit fees, Zenith does not otherwise have custody of the assets in the account(s).

We do not require or solicit prepayment of more than \$1,200 in fees per Client six months in advance.



2400 Market Street, Suite 216

Philadelphia, PA 19103

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April 26, 2024

Form ADV Part 2B – Brochure Supplement for Jason Ray

Jason Ray - Individual CRD# 6204562

Elected Manager, Shareholder, Chief Executive Officer, & Chief Compliance Officer

This brochure supplement provides information about Jason Ray that supplements the Zenith Solutions, Inc. ("Zenith Wealth Partners", "Zenith") brochure. A copy of that brochure precedes this supplement. Please contact Jason Ray if the Zenith brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Jason Ray is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 6204562.

Item 2: Educational Background and Business Experience

Jason Ray

Birth Year: 1992

Educational Background

2010 – 2014 Bachelor's Degree with a major in Politics from Princeton University

Business Experience

06/2019 - Present, Zenith Solutions, Inc., Elected Manager, Shareholder, CEO, and CCO
06/2018 - 06/2019, Carnegie Wealth Management, LLC, Investment Adviser Representative
03/2018 - 06/2019, Carnegie Wealth Management, LLC, Investment Professional
03/2018 - 06/2019, Strategic Financial Alliance, Registered Representative
03/2018 - 06/2019, Strategic Financial Alliance, Investment Adviser Representative
03/2016 - 03/2018, FS Investment Solutions LLC, Consultant
03/2016 - 03/2018, FS2 Capital Partners, LLC, Internal Sales Consultant
06/2015 - 03/2016, FS Investment Solutions LLC, Associate
06/2015 - 03/2016, FS2 Capital Partners, LLC, Sales Associate
06/2014 - 05/2015, Lincoln Financial Distributors, Associate
07/2010 - 06/2014, Princeton University, Student

Item 3: Disciplinary Information

No management person at Zenith Solutions, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Jason Ray is currently a board member at large and member of the finance committee for Vetri Community Partnerships, a non-profit that provides nutrition education through hands-on experiences. This activity takes up less than 10% of Jason's time.

Jason Ray is currently a board member at large and member of the finance committee for Students Run Philly Style, a non-profit that transforms students' lives through running and mentorship. This activity takes up less than 10% of Jason's time.

Jason Ray is currently treasurer of the board for Cobbs Creek Foundation, a non-profit that, through unique programming, outreach, and partnerships, works to amplify the voices of our

younger generations while inspiring them to bring about change in the world. This activity takes up less than 10% of Jason's time.

Jason Ray is currently a board member at large for the Leon H. Sullivan Charitable Trust. The Trust serves to provide resources and opportunities that inspire a sense of self-help and that lead to social and economic equality. This activity takes up less than 10% of Jason's time.

Item 5: Additional Compensation

Jason Ray does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Zenith.

Item 6: Supervision

Jason Ray, as Owner, Chief Executive Officer, and Chief Compliance Officer of Zenith, supervises the advisory activities of Zenith and its Investment Adviser Representatives. Jason Ray oversees the creation of all investment proposals to ensure all recommendations being made are in the clients' best interest. All Zenith employees are bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Jason Ray at the phone number on the cover page of this brochure supplement.



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April 26, 2024

Form ADV Part 2B – Brochure Supplement for Chelsea Ransom-Cooper

Chelsea Ransom-Cooper - Individual CRD# 6978109

Shareholder & Head of Wealth Planning

This brochure supplement provides information about Chelsea Ransom-Cooper that supplements the Zenith Solutions, Inc. ("Zenith") brochure. A copy of that brochure precedes this supplement. Please contact Jason Ray if the Zenith brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Chelsea Ransom-Cooper is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 6978109.

Item 2: Educational Background and Business Experience

Chelsea Ransom-Cooper

Birth Year: 1993

Educational Background

2015 - B.S. in Finance, Syracuse University

Business Experience

09/2020 - Present, Zenith Solutions, Inc., Shareholder & Head of Wealth Planning
04/2017 - 09/2020, Baker Avenue Asset Management LP, Wealth Advisory Manager
01/2017 - 04/2017, Brunch & Budget, Financial Planning Freelance Assistant
07/2015 - 04/2017, Ernst & Young, Advisory Consultant
06/2014 - 08/2014, Ernst & Young, Intern
06/2013 - 08/2013, Ernst & Young, Intern
08/2011 - 06/2015, Syracuse University, Student

Professional Designation(s)

CFP® (Certified Financial Planner):

Chelsea Ransom-Cooper is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Chelsea Ransom-Cooper may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Chelsea Ransom-Cooper may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3: Disciplinary Information

No management person at Zenith Solutions, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Chelsea Ransom-Cooper is the Founder of Women with Equity. This requires 5% of her time and does not impair her ability to act as a fiduciary to Clients. Women with Equity's mission is to empower women to feel more confident on their financial journey so they can build wealth through equity and take ownership of their life.

Item 5: Additional Compensation

Chelsea Ransom-Cooper does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Zenith.

Item 6: Supervision

Jason Ray, as Owner, Chief Executive Officer, and Chief Compliance Officer of Zenith, supervises the advisory activities of Zenith and its Investment Adviser Representatives. Jason Ray oversees the creation of all investment proposals to ensure all recommendations being made are in the clients’ best interest. All Zenith employees are bound by and will adhere to the firm’s policies and procedures and Code of Ethics. Clients may contact Jason Ray at the phone number on the cover page of this brochure supplement.



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April 26, 2024

Form ADV Part 2B – Brochure Supplement for Adrienne Davis

Adrienne Davis - Individual CRD# 7271420

Financial Advisor

This brochure supplement provides information about Adrienne Davis that supplements the Zenith Solutions, Inc. ("Zenith") brochure. A copy of that brochure precedes this supplement. Please contact Jason Ray if the Zenith brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Adrienne Davis is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7271420.

Item 2: Educational Background and Business Experience

Adrienne Davis

Birth Year: 1991

Educational Background

2014 – MBA, Howard University, Washington, DC

2013 – BBA in Accounting, Howard University, Washington, DC

Business Experience

11/2022 - Present, Zenith Solutions, Inc., Financial Advisor

09/2020 – 10/2022, Northwestern Mutual, Financial Advisor

08/2017 – 08/2020, Moore Colson CPAs and Advisors, Tax Senior Associate

07/2014 – 03/2017, Deloitte Tax LLP, Tax Senior

08/2013 – 05/2014, Full-Time Student

06/2013 – 08/2013, Deloitte Tax LLP, Intern

08/2012 – 05/2013, Full-Time Student

06/2012 – 07/2012, Deloitte Tax LLP, Intern

Professional Designation(s)

CFP® (Certified Financial Planner):

Adrienne Davis is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Adrienne Davis may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Adrienne Davis may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Certified Public Accountant (CPA): CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

Item 3: Disciplinary Information

No management person at Zenith Solutions, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Adrienne Davis is not involved in any other business activities.

Item 5: Additional Compensation

Adrienne Davis does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Zenith.

Item 6: Supervision

Jason Ray, as Owner, Chief Executive Officer, and Chief Compliance Officer of Zenith, supervises the advisory activities of Zenith and its Investment Adviser Representatives. Jason Ray oversees the creation of all investment proposals to ensure all recommendations being made are in the clients' best interest. All Zenith employees are bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Jason Ray at the phone number on the cover page of this brochure supplement.



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April 26, 2024

Form ADV Part 2B – Brochure Supplement for Fahmin Fardous

Fahmin Fardous - Individual CRD# 7555393

Financial Advisor

This brochure supplement provides information about Adrienne Davis that supplements the Zenith Solutions, Inc. ("Zenith") brochure. A copy of that brochure precedes this supplement. Please contact Jason Ray if the Zenith brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Adrienne Davis is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7555393.

Item 2: Educational Background and Business Experience

Fahmin Fardous

Birth Year: 1990

Educational Background

2015 – Master’s Degree, Seton Hall University, South Orange, NJ

Business Experience

11/2022 - Present, Zenith Solutions, Inc., Associate Financial Planner

06/2022 – 11/2022, Securities America, inc., Registered Representative

12/2010 – 06/2022, PNC Bank, Registered Representative

Professional Designation(s)

CFP® (Certified Financial Planner):

Fahmin Fardous is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, Fahmin Fardous may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Fahmin Fardous may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3: Disciplinary Information

No management person at Zenith Solutions, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Fahmin Fardous performs landlord maintenance and upkeep of an investment property. This activity takes up less than 10% of Fahmin’s time.

Item 5: Additional Compensation

Fahmin Fardous does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Zenith.

Item 6: Supervision

Jason Ray, as Owner, Chief Executive Officer, and Chief Compliance Officer of Zenith, supervises the advisory activities of Zenith and its Investment Adviser Representatives. Jason Ray oversees the creation of all investment proposals to ensure all recommendations being made are in the clients’ best interest. All Zenith employees are bound by and will adhere to the firm’s policies and procedures and Code of Ethics. Clients may contact Jason Ray at the phone number on the cover page of this brochure supplement.



2400 Market Street, Suite 216

Philadelphia, PA 19103

248-568-4626

October 31, 2023

Form ADV Part 2B – Brochure Supplement for Jerel Butler

Jerel Butler - Individual CRD# 6567444

Investment Operations Analyst

This brochure supplement provides information about Jerel Butler that supplements the Zenith Solutions, Inc. ("Zenith Wealth Partners", "Zenith") brochure. A copy of that brochure precedes this supplement. Please contact Jason Ray if the Zenith brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Jerel Butler is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 6567444.

Item 2: Educational Background and Business Experience

Jerel Butler

Birth Year: 1989

Educational Background

2011 – 2013 Masters of Business Administration from Clark Atlanta University in Atlanta, GA

Business Experience

10/2023 – Present, Zenith Solutions, Inc., Financial Planner

03/2021 – Present, Krave NOLA LLC, CEO

01/2017 – 10/2023, Millennial Tax Prep, Tax Preparer

10/2013 – 01/2018, Capital One Corporation, Financial Analyst – Expenses

08/2012 – 10/2013, Clark Atlanta University, Full-Time Graduate Student

05/2012 – 08/2012, AstraZeneca Pharmaceuticals, Finance Intern

Item 3: Disciplinary Information

No management person at Zenith Solutions, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Jerel Butler is CEO of Krave NOLA LLC, a lounge in New Orleans, Louisiana. This activity takes up approximately 10% of Mr. Butler's total time, none of which occurs during securities trading hours.

Item 5: Additional Compensation

Jerel Butler does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Zenith.

Item 6: Supervision

Jason Ray, as Owner, Chief Executive Officer, and Chief Compliance Officer of Zenith, supervises the advisory activities of Zenith and its Investment Adviser Representatives. Jason Ray oversees the creation of all investment proposals to ensure all recommendations being made are in the clients' best interest. All Zenith employees are bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Jason Ray at the phone number on the cover page of this brochure supplement.



Zenith Headquarters:
2400 Market Street, Suite 216
Philadelphia, PA 19103
248-568-4626

April 26, 2024

Form ADV Part 2B – Brochure Supplement for Raeonna Jefferson

Raeonna Jefferson - Individual CRD# 7682625

Client Success Associate

This brochure supplement provides information about Raeonna Jefferson that supplements the Zenith Solutions, Inc. ("Zenith") brochure. A copy of that brochure precedes this supplement. Please contact Jason Ray if the Zenith brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Raeonna Jefferson is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7862625.

Item 2: Educational Background and Business Experience

Raeonna Jefferson

Birth Year: 2000

Educational Background

2022 - B.S. in Accounting, Lehman College (Bronx, NY)

Business Experience

09/2022 – Present, Zenith Solutions, Inc., Client Success Associate

01/2022 – 06/2022, Broadridge, Vote Auditor

08/2021 – 11/2021, Datto Inc., Account Services Representative

09/2017 – 07/2019, Full-Time Student

Item 3: Disciplinary Information

No management person at Zenith Solutions, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Raeonna Jefferson is not involved in any other business activities.

Item 5: Additional Compensation

Raeonna Jefferson does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Zenith.

Item 6: Supervision

Jason Ray, as Owner, Chief Executive Officer, and Chief Compliance Officer of Zenith, supervises the advisory activities of Zenith and its Investment Adviser Representatives. Jason Ray oversees the creation of all investment proposals to ensure all recommendations being made are in the clients' best interest. All Zenith employees are bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Jason Ray at the phone number on the cover page of this brochure supplement.



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April 26, 2024

Form ADV Part 2B – Brochure Supplement for Andrew Tudor

Andrew Tudor - Individual CRD# 6648746

Investment Advisor

This brochure supplement provides information about Andrew Tudor that supplements the Zenith Solutions, Inc. ("Zenith Wealth Partners", "Zenith") brochure. A copy of that brochure precedes this supplement. Please contact Jason Ray if the Zenith brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Andrew Tudor is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 6648746.

Item 2: Educational Background and Business Experience

Andrew Tudor

Birth Year: 1988

Educational Background

2020 – BA in Business Management from Wittenberg University in Springfield, Ohio

Business Experience

04/2024 – Present, Zenith Solutions, Inc., Investment Advisor

08/2020 – 04/2024, Alchemist Wealth, LLC., Chief Wealth Coach and CCO

08/2016 – 09/2020, Northwestern Mutual Wealth Management Company, Registered Representative

08/2016 – 09/2020, Northwestern Mutual Life Insurance Company, Agent

06/2011 – 05/2016, US Bank, Branch Manager

Professional Designations

CFP® (Certified Financial Planner):

Andrew Tudor is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Andrew Tudor may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Andrew Tudor may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3: Disciplinary Information

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Item 4: Other Business Activities

Andrew Tudor is a member of Vanta Investment Group (an investment club). He devotes up to five hours per month organizing club meetings and overseeing group activities.

Item 5: Additional Compensation

Andrew Tudor does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Zenith.

Item 6: Supervision

Jason Ray, as Owner, Chief Executive Officer, and Chief Compliance Officer of Zenith, supervises the advisory activities of Zenith and its Investment Adviser Representatives. Jason Ray oversees the creation of all investment proposals to ensure all recommendations being made are in the clients’ best interest. All Zenith employees are bound by and will adhere to the firm’s policies and procedures and Code of Ethics. Clients may contact Jason Ray at the phone number on the cover page of this brochure supplement.