

## FORM CRS

Veratis Advisors, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We provide Retirement Plan Advisory Services to plan sponsors, Portfolio Management Services and Financial Planning Services to retail investors. Our Retirement Plan services are non-discretionary with the ultimate decision to act on behalf of the plan remaining with the plan sponsor or other name fiduciary. For our Portfolio Management services, we require you to grant us discretionary authority to manage your account. Discretionary authority will allow us to determine the specific securities and the amount of securities to be purchased or sold for your account without obtaining your approval prior to each transaction. If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis. We provide advice on various types of investments. Our services are not limited to a specific type of investment or product. In general, we require a minimum account size of \$1,000,000 to open and maintain an advisory account, which may be waived in our discretion.

Additional Information: Detailed information regarding our services, fees and other disclosures can be found in our form ADV Part 2A brochure, Items 4, 5, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/117892>.

#### *Key Questions to Ask Your Financial Professional*

- **Given my financial situation, should I choose an investment advisory service? Why or Why Not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications?**
- **What do these qualifications mean?**

### What fees will I pay?

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

- We charge an **asset-based fee** for our portfolio management services, which is payable quarterly in arrears. Since the fees we receive are based on the value of your account, we have an incentive to grow your account value.
- We charge an **hourly fee** for standalone financial planning services, which is payable in arrears. Since the fee is set in advance, we have an incentive to get the project completed quickly minimizing the number of hours worked on the project.
- Additionally, the following are examples of the most common fees and costs applicable to our clients, which are separate and distinct from our advisory fees:
  - Custodian fees;
  - Account maintenance fees;
  - Fees related to mutual funds and exchange-traded funds;
  - Transaction charges when purchasing or selling securities; and
  - Other product-level fees associated with your investments.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.** For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 via the following link: <https://adviserinfo.sec.gov/firm/brochure/117892>.

#### *Key Questions to Ask Your Financial Professional*

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Because our revenue is derived from asset-based fees, we have an incentive to grow your account value.

***Key Questions to Ask Your Financial Professional***

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

Refer to our Form ADV Part 2A via the following link: <https://adviserinfo.sec.gov/firm/brochure/117892> to help you understand what conflicts exist.

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

The financial professionals servicing your account(s) are compensated by salary and bonus. Since the compensation they receive is based on the amount of assets they service they have an incentive to grow our firm's business.

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

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

***Key Questions to Ask Your Financial Professional***

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

You can find additional information about our investment advisory services via the following link: <https://adviserinfo.sec.gov/firm/brochure/117892> and request a copy of the relationship summary at 919-460-8875.

***Key Questions to Ask Your Financial Professional***

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