

**Forteris Wealth Management Inc.**  
**Form CRS Relationship Summary**  
**April 30, 2020**

Forteris Wealth Management Inc. is registered with the Securities and Exchange Commission as an Investment Adviser. Investment Advisory services and fees differ from brokerage services and fees and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

Forteris Wealth Management offers Investment Advisory services to retail investors. Our services include portfolio management services (both discretionary and non-discretionary), financial planning services, financial consulting services, and pension consulting services.

Under our portfolio management services, we will monitor your accounts on an ongoing basis and will conduct account reviews at least monthly, to ensure the advisory services provided to you are consistent with your investment needs and objectives. Financial planning reviews are generally conducted annually or as needed based on changes to your individual circumstances.

Through our investment management service, we give you the option to grant us the authority to purchase or sell securities without obtaining your consent in advance (Discretionary Authority), or to require that we obtain your consent prior to purchasing or selling any securities from your account(s) (Non-discretionary Authority).

Our investment recommendations will be limited to: equity securities, corporate debt securities, mutual funds, exchange traded funds, commercial paper, certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, and options contracts on securities.

In general, we require a minimum of \$500,000 to open and maintain an advisory account. However, on occasion, we will waive this minimum asset requirement.

For additional information regarding the services we make available to you, please review Item 4 of our Form Adv Part 2A.

#### ***Ask your Adviser:***

*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?***

For those with over \$175,000 in assets, our fee for investment advisory services is based on a percentage of the assets in your account. For those with less than \$175,000 in assets, we charge a flat quarterly fee of \$450. Fees are paid in advance, at the beginning of each calendar quarter based upon the value of the client's account at the end of the previous quarter.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or 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.

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.

**Ask your Adviser:**

*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, as a fiduciary 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.

One potential conflict of interest arises due to our compensation being based on the amount of assets held in your account. The more assets there are in your advisory account, the more you will pay in fees. Therefore, the firm may have an incentive to encourage you to increase or maintain the assets in your account.

More detailed information about conflicts of interest, at a minimum, same or equivalent information is available in Form ADV Part 2A Brochure.

**Ask your Adviser:**

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

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

Our financial professionals are compensated with a base salary and bonus structure. Bonuses may be based all or in part on the revenue our firm earns from our clients for portfolio management services, financial planning services, financial consulting services, and pension consulting services.

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

No. For a free and simple search tool to research our firm and our financial professionals please visit [investor.gov/CRS](http://investor.gov/CRS)

**Ask your Adviser:**

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

**For additional information** about our services, visit our website at [www.forteriswealth.com](http://www.forteriswealth.com). If you would like additional, up-to-date information or a copy of this disclosure, please call 914-696-5300

**Ask your Adviser:**

*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?*