

## CONNECTUS WEALTH, LLC

March 27, 2024

### **Item 1. Introduction.**

Connectus Wealth, LLC (“Connectus”) is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

### **Item 2: What investment services and advice can you provide to me?**

Connectus provides investment advisory services to retail investors. The principal services we offer are investment management and financial planning services. We tailor your investment management services to match the investment objectives, goals, risk parameters, financial and other information which you provide to us. We monitor the holdings and performance of your account on an as needed basis and your custodian will provide you with quarterly reports regarding the performance and holdings of your account. Connectus will provide account reports during client meetings and may also provide written reports on a periodic or as needed basis. We provide investment management services on a discretionary basis pursuant to authority granted to us in your client agreement. When we provide discretionary investment management services, we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be effected. Similar services as those described above are also offered through other names under which we do business (please refer to ADV Part 1A). We do not limit the provision of investment management services or financial planning services to proprietary products. In addition, we generally do not limit the types of investments we utilize for clients, and may use instruments including mutual funds, exchange traded funds, individual equity securities, corporate and other bonds, private funds/illiquid investments and variable annuities. We generally seek a minimum portfolio size or a minimum initial investment of \$500,000 to provide asset management services, but reserve the right to accept clients with portfolios of any size or decline a potential client for any reason, in our sole discretion.

For additional information, please refer to our [Form ADV Part 2A Brochures](#), especially Item 4 Advisory Business, Item 7 Types of Clients, Item 13 Review of Accounts, and Item 16 Investment Discretion.

### **Questions to Ask Us:**

***Given my financial situation, should I choose an investment advisory service? Why or why not?***

***How will you choose the investments that you recommend to me?***

***What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?***

### **Item 3 (part 1): What fees will I pay?**

For investment advisory services we charge an asset based fee billed on a quarterly basis. An asset based fee is a fee that is calculated based on a percentage of the total value of the assets in your account. For an asset based fee, the more assets that are in a client’s advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. For financial planning services we may charge a fixed fee that is due and payable upon the completion of the financial planning engagement.

In addition to our fees you will be responsible for other fees and expenses, such as, transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law.

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 additional information, see Item 5 Fees and Compensation of our [Form ADV Part 2A Brochures](#).

**Question to Ask Us:**

*Help me to 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?*

**Item 3 (part 2): 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. For example we may utilize unaffiliated third party solicitors to solicit prospective clients and pay such solicitors a percentage of the fees earned from these solicited clients and are offered products and services from custodians whose custodial safekeeping services we recommend to clients. For additional information on how these or other conflicts may affect you, please refer to our [Form ADV Part 2A Brochures](#), specifically Item 12 Brokerage Practices and Item 14 Client Referrals and Other Compensation.

**Question to Ask Us:**

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

**Item 3 (part 3): How do your financial professionals make money?**

Our financial professionals are paid pursuant to a salary, with some professionals also participating in a bonus structure. The bonus structure takes into consideration factors such as the total financial performance of the firm, the amount of new client assets obtained by a financial professional and generally the revenue the firm earns from the financial professional's advisory services. Financial professionals paid pursuant to a bonus structure that encompasses factors such as increase in firm or client account revenue and increases in managed client assets are subject to a conflict of interest. Since the firm charges an asset-based advisory services fee, the more assets you have in your account the more you will pay in fees and, therefore, the firm and the financial professional have an incentive to encourage you to increase the assets in your account.

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

Yes. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Item 5: Additional Information.**

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact Andy Warning at 513-832-5463.

**Questions to Ask Us:**

*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 a person is treating me?*