

**Ducere Wealth Management, LLC – Form CRS****Item 1 – Introduction**

Ducere Wealth Management, LLC (“DWM”, “we” or “us”) is in the process of registering with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in text boxes below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

**Item 2 – Relationships and Services - What investment services and advice can you provide me?**

As fiduciaries, DWM provides customized discretionary comprehensive investment management, sophisticated tax optimization, and advanced estate planning strategies services to individuals, including high net worth individuals and families (“you” or “clients”). We provide these services based on each client’s unique circumstances, including their investment objectives, risk tolerance, investment time horizon, withdrawal requirements, tax considerations, and other special circumstances, which we develop through discussions/meetings with our clients. We monitor portfolios periodically and make changes to them as we deem necessary. When we manage portfolios on a discretionary basis, we have the authority to buy and sell investments in your accounts without speaking to you before doing so. However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing. We do not have to limit the type of securities we trade for clients to proprietary products or a limited group or type of investment, but we generally construct and manage portfolios containing individual bonds, individual equities, exchange-traded funds, and exchange-listed and non-exchange-listed equity securities. We also recommend certificates of deposit, municipal securities, U.S. government securities, money market funds, alternative investments (such as commodities funds) and cash. When we provide those services, we rely upon the information clients provide and do not verify or monitor that information. We monitor portfolios on a periodic basis as part of our advisory services. Account reviews are conducted at least annually depending on the complexity of the client.

DWM has a minimum account size of \$2 million for opening or maintaining an account for our investment advisory services. Our minimum account size may be waived or reduced, at our sole discretion.

For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

**Conversation Starters:**

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

**Item 3 – Fees, Costs, Conflicts, and Standard of Conduct****What fees will I pay?**

DWM provides discretionary investment management services on a *fee* basis. DWM’s annual investment advisory fee shall be based upon a percentage (%) of the market value and type of assets placed under its management, including cash and accrued interest on bonds and dividends payable on mutual funds. DWM’s annual investment advisory fee is based upon a blended fee schedule:

<u>Amount of Assets</u>	<u>Fee</u>
0-\$2,000,000	1.00%
\$2,000,001 - \$5,000,000	0.75%
\$5,000,001-\$10,000,000	0.60%
\$10,000,000+	0.50%

DWM, in its discretion, may charge a lesser investment advisory fee, charge a flat fee, or waive fee in its entirety, based upon certain criteria (i.e. dollar amount of accounts to be managed, related accounts, account composition, complexity of the engagement, services to be rendered, grandfathered fee schedules, employees and family members, courtesy accounts, competition, etc.). As a result, similarly situated clients could pay diverse fees. Because this fee is based on the amount of your assets under our management, the more assets you designate to us for management, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you designate for our management. Additionally, as further disclosed on Part 2A of our Form ADV, cash positions (money markets, etc.) shall be included as part of assets under management for purposes of determining your advisory fee. We deduct and/or bill clients for our fees quarterly in advance, based upon average daily balance. Client should refer to their Investment Advisory Agreement for the fees they will be charged.

For more information on our fees, refer to Item 5 in our [Form ADV Part 2A](#).

Your account will be held with a qualified custodian. You will be responsible for the fees and expenses charged by qualified custodians and imposed by broker dealers according to their fee schedules. Those fees and expenses include but are not limited to certain transaction charges, wire transfer and electronic fund fees, and other fees, taxes and costs related to maintaining an account. If your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus or other offering documents. If your assets are held away at Pontera, you will incur an additional charge for their services which is included in your advisory fee. Please refer to your investment advisory agreement for your exact fees. 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 more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#).

*Conversation Starters:*

*Help me understand how these fees and costs might affect my investments. If I give you \$2,000,000 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:

\* We may recommend that you engage a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.

*Conversation Starters:*

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

For more detailed information about our conflicts of interest, please review Items 4, 8, 11, and 12 of our [Form ADV Part 2A](#).

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

Our financial professionals servicing your account(s) are compensated by salary. Our financial professionals' compensation is based on the amount of client assets they service and the amount of revenue the financial professional generates for the firm through their services. You should discuss your financial professional's compensation directly with your financial professional.

**Item 4 – Disciplinary History**

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

No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals.

*Conversation Starters:*

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

**Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at (714) 393-0959 to request a current copy of our [Form ADV Part 2A](#) or our relationship summary.

*Conversation Starters:*

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