

Vertrix Wealth Management, LLC

Form CRS Relationship Summary November 2025

Introduction

Vertrix Wealth Management LLC (CRD# 339547) is registered as an investment adviser with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors such as comprehensive portfolio management and financial planning. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation to develop an investment approach that fits your situation. Our firm primarily provides our services through a custodial relationship with Charles Schwab & Co.

We provide services to individuals, high net-worth clients, small businesses, charitable organizations, pension and profit-sharing plans, trusts and estates. We primarily use individual stocks and exchange-traded funds in constructing portfolios. However, our investment advice may cover a broad range of investments, and we do not limit our advice to a specific type of investment or product. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually, or more frequently, depending on your needs. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “**discretionary account**”) or we may give you advice and you decide what investments to buy and sell (a “**non-discretionary account**”).

Other firms could provide advice on a wider range of choices, some of which might have lower costs.

Certain programs may require a certain account size to effectively implement our investment process; however, the firm does not require a specific account minimum to establish a relationship. Our engagement will continue until either party is notified otherwise in writing.

For additional information, please see Vertrix Wealth Management, LLC Form ADV, Part 2A brochure Items 4 and 7.

Conversation Starters. 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?*”

Summary of fees, costs, conflicts of interest, and standard of conduct

What fees will I pay?

For most services our annualized asset-based tiered fee range is from .75% to 1.25%. The amount you pay will depend, for example, on the services you receive from us and the amount of assets in your account. The quarterly fee is calculated based on the fair market value of the cash and investments in your account(s) on the last trading day of the previous calendar quarter. In addition to advisory fees, we charge our advisory clients a quarterly reporting fee per non-retirement plan account. If a client elects to have us send to them our reports by U.S. Mail, we will also charge a fee per calendar quarter per household.

The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees. You pay our fee even if you do not buy or sell in your account. 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.

Separate from the fees that we charge, you will also be responsible for third party manager, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

	<p>In all cases, we will not require a fee exceeding \$1,200 when services cannot be rendered within 6 months.</p> <p>For additional information, please see Vertrix Wealth Management, LLC Form ADV, Part 2A brochure (Item 5 or Item 4 of Part 2A Appendix 1).</p> <p>Conversation Starter. Ask your financial professional “<i>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?</i>”</p>
<p>What are your obligations to me when acting as my investment adviser?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we must 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 affect the recommendations provided to you. Here are some examples to help you understand what this means. These examples illustrate ways the Firm makes money from investment advisory services provided to retail investors.</p> <p>Our firm and representatives make money from advisory fees charged for our services. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees.</p> <p>For additional information, please see Vertrix Wealth Management, LLC Form ADV, Part 2A brochure (Items 10 and 14).</p> <p>Conversation Starter. Ask your financial professional “<i>How might your conflicts of interest affect me, and how will you address them?</i>”</p>
<p>How do your financial professionals make money?</p>	<p>Our financial advisors are compensated through advisory fee revenue generated from the assets within the client accounts they manage.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	
<p>No. Please visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional “<i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>”</p>	
<p>Where can I find additional information?</p>	
<p>For additional information about our services, please review the Vertrix Wealth Management, LLC Form ADV Part 2A and the financial professionals ADV Part 2B. If you would like additional, up-to-date information or a copy of this disclosure, please call us at (248) 602-0555 or email Kristie Guadiano at kristie@vertrixwm.com</p> <p>Conversation Starter. Ask your financial professional “<i>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?</i>”</p>	