

Veneroso Wealth Management, INC.

Client Relationship Summary (Form CRS)

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Introduction

Veneroso Wealth Management, INC. (“VWM”, “Firm”, “We”, “Us”, “Our”) is an SEC registered investment advisor that provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://www.investor.gov/crs) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

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We offer the following investment advisory services to you:

Asset Management: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will manage your account on a discretionary basis (which means that we can buy and sell investments in your account without asking you in advance) or a non-discretionary basis (which means that we will obtain approval from you prior to executing any transactions so you make the ultimate decision regarding the purchase or sale of investments).

We generally do not limit clients to proprietary products or a limited menu of products and types of investments. This service will continue until terminated pursuant to the terms of your executed Advisory Agreement. We do not have a minimum to open an account.

Financial Planning: Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan.

Conversation Starters

“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 asset management services, you will pay an annual fee based on the total assets under management. The fee is payable monthly/quarterly in advance or in arrears. For financial planning services, you will pay either an hourly fee, or a fixed fee. Hourly fees are payable upon completion of services.

We charge an asset-based fee which means that the more assets there are in the clients’ advisory account, the more the client will pay in fees. As such, we may therefore have an incentive to encourage our clients to increase the assets in his or her accounts. You may pay additional fees including custodian fees, fees related to mutual funds, and other transactional 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 additional information regarding our fees and costs, please see Item 5 of Form ADV.

Conversation Starters

“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?”

May 21, 2026

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.

Investment Accounts: Generally, we get paid based on the assets in your account. We may recommend that you add assets or funds into that account. Even though that advice may be in your best interest, that advice is conflicted because the more money in your account, the more we would collect in fees from you.

Conversation Starters

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

Additional Information

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

How do your financial professionals make money?

Our financial services professionals are compensated based on a percentage of assets they manage, on a portion of the total advisory fees received by us, on hourly fees or fixed fees.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

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

Yes, our financial professionals currently have disciplinary history to disclose. These events are disclosed in either the Form ADV and/or the individuals Form U4. Please visit Investor.gov/CRS for a free and simple search tool to research VWM and our financial professionals.

Conversation Starters

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

Additional Information

To find additional information about VWM, such as a full copy of the ADV Part 2, and to request a copy of the *Customer Relationship Summary*, please go to www.venerosowealth.com send us an email at mveneroso@venerosowealth.com If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at (516) 246-6988. You may also find a copy of the most recent ADV Part 2 here.

Conversation Starters

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