



ITEM 1 – INTRODUCTION

Altus Wealth Management, LLC (“Altus”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. 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.

ITEM 2 – WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer retail investors discretionary investment management, financial planning, consulting and assets-under-advisement services, access to unaffiliated third-party managers, and retirement plan services. Financial planning may address retirement, insurance, education, tax, estate, and business-transition matters. Stand-alone planning and consulting do not include ongoing investment monitoring or implementation unless your agreement provides otherwise.

With written discretionary authority, we may select investments and trade without asking you before each transaction, subject to reasonable written restrictions you impose. We regularly monitor managed accounts, generally review them with you annually, and provide quarterly reports. An unaffiliated manager may exercise discretion over the portion it manages; we assist with selection and ongoing oversight.

We do not limit our advice to proprietary products or a narrow menu of investments. Depending on your needs, portfolios may include cash, stocks, bonds, mutual funds, ETFs, structured products, and alternative investments. We generally require a \$1 million minimum account value, which we may waive at our discretion.

FOR MORE INFORMATION, SEE ITEMS 4, 7, 8, 13, AND 16 OF OUR FORM ADV PART 2A BROCHURE.

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?*

ITEM 3.A – WHAT FEES WILL I PAY?

Our annual asset-based fee does not exceed 1.50%. Your advisory agreement states the blended tier schedule. We charge monthly in arrears using the account’s average daily balance, including cash and cash equivalents. The more assets in your account, the more you pay us; this gives us an incentive to encourage you to increase the assets we manage. Fees may be negotiated or waived, and related accounts may be aggregated.

Financial planning may be included with investment management or charged separately: generally, \$1,500–\$5,000 as a fixed fee, a \$150 monthly subscription fee (if applicable), or at an hourly rate stated in your agreement. Consulting is generally \$300 per hour, \$3,000 for a fixed project, or \$4,000–\$4,800 annually, depending on the engagement.

Our fee is separate from transaction, custodial, account, wire, transfer, third-party manager, program, platform, mutual fund, ETF, structured-product, and other investment-level costs. More transactions may increase transaction costs. We do not receive securities-sales commissions or share in mutual fund or ETF expenses.

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 INFORMATION, SEE ITEMS 5 AND 12 OF OUR FORM ADV PART 2A BROCHURE.

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?*

ITEM 3.B – 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.

Asset-based fees and rollovers. We earn more when the assets we manage increase. This creates an incentive to encourage you to add assets to an advisory account, including by rolling assets from a retirement plan, even when another option may cost less.

We also refer clients to an outside firm for certain products and services and receive compensation based on the business those clients' place. This creates an incentive for us to make that referral rather than recommend an alternative

If you borrow against assets in an advisory account, our fee generally continues to be calculated on the account's gross value rather than its net value after the loan. This creates an incentive to recommend borrowing instead of withdrawing assets.

Custodians, managers, and program providers may give us economic or non-cash benefits that create an incentive to recommend or use them. A broker-dealer may compensate Altus for certain brokerage-customer advisory services.

FOR MORE INFORMATION, SEE ITEMS 5, 10, 12, AND 14 OF OUR FORM ADV PART 2A BROCHURE.

Conversation Starters

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

ITEM 3.C – HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid from the advisory revenue Altus earns. Compensation may reflect the client assets they service and the time and complexity of client needs. This creates an incentive to attract and retain client assets. They do not receive commissions for selling securities.

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research Altus and our financial professionals.

Conversation Starters

- *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, visit adviserinfo.sec.gov. Our firm's IARD number is CRD/IARD #344313. To request up-to-date information or a free copy of this relationship summary, call (505) 977-2000, visit altuswealthmanagement.com, or email info@altus360.com.

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Conversation Starters

- *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?*