

Item 1: Introduction

Amerity Wealth Management, LLC (Amerity Wealth) is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory services and fees differ, and it is important you understand these differences. The SEC provides free and simple tools are available to research firms and financial professionals and educational information at www.Investor.gov/CRS.

Item 2: Relationship and Services: What investment services and advice can you provide me?

- Asset management services using various investment products including mutual funds, exchange traded funds, stocks, bonds, alternative, and third-party managers. Portfolios can be customized or based on model portfolios.
- United Kingdom (UK) Pension transfer advice and consulting
- Financial planning, asset allocation and Retirement Consulting services.
- There are no restrictions or limitations on the types of securities used in managed accounts. We monitor your account on a continuous and ongoing basis. Our services are appropriate for all types of individuals and small businesses. We do not have minimum requirements to utilize our services. However, some third-party managers and model managed accounts have minimum account size requirements.

❖ **For additional information**, please see Form ADV Part 2A Items 4, 7, 8 and 16 ([ADV Part 2A](#)).

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?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct: What Fees will I pay?

You will pay fees and costs whether you make or lose money on your investments. Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

An asset-based fee reduces the value of your account and is deducted from your account. Asset management services are charged a percentage fee based on the value of your account (asset-based fee). UK pension transfer services are charged an initial percentage fee based on transfer value for initial consulting and planning and an ongoing asset-based management fee. Financial planning and consulting services incur fixed or hourly fees. Retirement consulting service incur fixed or percentage fees based on plan size. Fees are charged quarterly or monthly depending on the services and platform.

Our fees vary and are negotiable. The amount you pay will depend on the financial professional you have selected, program in which you participate, services you receive and the amount of assets in your account.

The more assets you have in the advisory account, including cash, the more you will pay us (i.e., fees are based on account value). We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee even if you do not buy or sell and whether your account increases or decreases. Your financial professional has a direct interest in the fees charged to you and therefore has an incentive to maximize your fee.

Description of other fees and costs. You will pay transaction fees when we buy and sell investments for you and fees to the custodian holding your assets. The most common categories of fees and costs applicable to your account include: custodian fees, account setup and maintenance fees, fees related to mutual funds, and other transactional and product-level fees assessed by products, platforms, or custodians. Some investments (such as mutual funds and alternative investments) impose additional fees that will reduce the value of your investment

over time. In addition to the above, UK pension accounts will incur layers of costs such as trustee, custodian, and UK report writer fees.

- ❖ **For additional information:** 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 the fees and costs you are paying. Please see Form ADV Part 2A Item 5, 8, 10, and 14 ([ADV Part 2A](#)).

Conversation Starter: Ask your financial professional -

- 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?

Standard of Conduct. 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 conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Fees are directly tied to the value of your account
- Incentive to take more risk to increase your account

Conversation Starter. Ask your financial professional -

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

- ❖ **For additional information:** Please see Form ADV Part 2A Item 4, 5, 8, 11, 12 and 14 ([ADV Part 2A](#)).

How do your financial professionals make money?

Our financial professionals have a direct interest in the fees charged to you and receive a portion of the advisory fees we collect from your account. Their compensation increases as assets under their management increases. They have an interest in offering you more products and services and maximizing their fees.

Item 4: Disciplinary History: Do you or your financial professionals have legal or disciplinary history?

Yes. Refer to your financial professional's Form ADV Part 2B for more details on these and other topics. Additionally, you can call or email Dawn Bond (dbond@ameritywm.com or 800-828-1751) to request your advisors Part 2B. A free and simple search tool to research us and our financial professionals is available at <https://www.investor.gov/CRS> or <https://adviserinfo.sec.gov>.

Conversation Starter. Ask your financial professional -

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

Item 5: Additional Information

- ❖ **For additional information about our services,** please see Form ADV Part 2A ([ADV Part 2A](#)) or find our Form ADV on www.adviserinfo.sec.gov.

If you would like additional, up-to-date information or a copy of this disclosure, please visit www.adviserinfo.sec.gov, our website at www.ameritywm.com, or call 800-828-1751 to request up-to-date information and a copy of Form CRS.

Conversation Starter. Ask your financial professional -

- 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?