



FORM CRS RELATIONSHIP SUMMARY

1. INTRODUCTION

Monere Wealth Management Inc. is registered with the Securities & Exchange Commission as an investment adviser that provides investment advisory services. Its affiliate Monere Investments, Inc. is registered broker-dealer with SEC, it is also a member of FINRA and SIPC. Brokerage and investment advisory services and fees differ; it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at: www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- The advisory services we provide include recommending and managing investments. We will provide managed asset planning services to you, services will include providing you with advice regarding buying, selling, reinvesting, or holding securities, cash or other investments held by a qualified custodian on your behalf. Some Assets such as Annuities, limited partnership units, not-traded promissory notes, non-traded real estate investment trust interests and other non-traded assets shall not be considered managed assets even if those positions are listed on a statement for your Account, unless we notify you otherwise in writing.
- We offer investment advisory services to retail investors, including asset management and investment selection and financial planning. We will discuss your investment goals and design with you a strategy to help achieve your investment goals. We will monitor your account on ongoing basis, and will contact you by your preferred method (in person, over the phone, video conferencing, etc.) at least on annual basis to discuss your portfolio. Such monitoring is part of our standard services.
- If you chose **Personal Investment Manager (PIM)** program your contract with us gives us discretionary authority when managing your account which, while you maintain your account with us, allows us to buy and sell investments in your account without asking you in advance.
- We offer accounts that give us non-discretionary authority, meaning ones where we give you advice and you make the ultimate decision on what investments to buy and sell. These accounts are under **Portfolio Allocation Advisor** program.
- The following two programs we offer: **Portfolio Management Masters** and **Directions** does not give us discretion over your assets, but if you select an outside portfolio manager they will have discretion over underlying portfolio they manage.
- We only offer advice with respect to the products we offer under our advisory programs.
- You may find further information at: www.monereinvestments.com and clicking on "advisory" tab.

Questions to ask:

- *Given my financial situation, should I choose an 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?*

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3A. What Fees Will I Pay?

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. Ensure you understand the fees and costs you are paying.

- Fees and costs affect the value of your account over time. If you open an advisory account, you will pay an ongoing asset-based fee, assessed on a **quarterly** basis in **advance** of services. Our fee schedule is below. Fees are negotiable and subject to the minimum and maximum limits. **The minimum quarterly fee is \$125.00 and the maximum fee shall not exceed 3% of total assets under management.**

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- With stocks or exchange-traded funds (ETFs), you may pay a fee that is a separate commission or pay an asset-based wrap account fee that includes brokerage services. With other investments made directly and not through a wrap account, such as bonds, this fee may be part of the price you pay for the investment (called a mark-up or mark-down). With mutual funds, a fee typically called a load reduces the value of your investment. Mutual funds also charge annual management fees which vary depending on the fund. With certain investments such as variable annuities, you may have to pay fees such as surrender charges to sell the investment, reducing the value of your investment.
- The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to encourage you to increase the assets in your account. In addition to our firm's advisory fee, there are other fees and costs to our investment advisory services and investments that you will pay directly or indirectly. We may charge you additional fees such as custodian and account maintenance fees.

Questions to ask:

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?

3B. What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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 recommendations we provide you. Here are some examples to help you understand what this means.

- We may buy and sell your investment through our own accounts (called "acting as principal") and we may earn a profit on these trades.
- We can buy and sell securities through our broker-dealer which maybe have discounts on execution cost from our clearing firm.
- You may find further information at our website under disclosures

Questions to ask:

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

3C. How do your financial professionals make money?

Our financial professionals are compensated **on percentage of quarterly fees collected** and such compensation is based on factors such as: **total billable advisory assets under management**.

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

Monere generally employs financial professionals with no disciplinary history. In some cases there maybe past occurrences which were disclosed through FINRA's broker check site.

Visit www.investor.gov/CRS for a free and simple search tool to research us and our investment adviser representatives. For additional information about our investment adviser representatives and services, visit <https://adviserinfo.sec.gov>, our web site www.monereinvestments.com and refer to your account agreement.

Questions to ask:

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

5. ADDITIONAL INFORMATION

You may find additional information about our investment advisory services at our website <http://www.monereinvestments.com> You may request a copy of the Form CRS Relationship Summary by contacting your investment professional or e-mailing info@monereinvestments.com. You may also call **312-585-3850** for a copy or to request up-to-date information.

Questions to ask:

Who is the primary contact person for my account? Is he or she an investment adviser representative of the investment adviser? If I have concerns about how this person is treating me, who should I talk to?