

CERTUS WEALTH MANAGEMENT, LLC

March 7, 2024

Item 1. Introduction.

Certus Wealth Management LLC (the “Firm”), is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisers and broker-dealers offer different services and charge different fees, and it is important for you to understand the differences. Free and simple online tools can help you understand those differences and allow you to research firms and financial professionals at the SEC’s investor education website www.investor.gov/CRS).

For more information about us, visit www.adviserinfo.sec.gov.

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

We offer investment advisory services, which include financial planning as well as discretionary and nondiscretionary investment management services. These services can be offered to our clients as part of a comprehensive wealth management service offering. If you open an advisory account with us, we will meet with you to evaluate your specific risk tolerance, time horizon, liquidity constraints, and other related factors before making investment recommendations to you.

When we manage your assets on a discretionary basis, we have the authority to make investment decisions and buy and sell securities on your behalf without asking you in advance. When we manage your assets on a nondiscretionary basis, we will make investment recommendations to you, but you are ultimately responsible for accepting or rejecting our recommendations, although we will buy and sell investments on your behalf if you accept our recommendations. For certain assets not held by a custodian we work with (such as assets held in a 401(k) plan), we will make investment recommendations to you, but you are responsible for accepting or rejecting our recommendations as well as buying or selling the investments.

Although our advice is not limited to certain types of investments, we typically offer investment advice relating to exchange-traded funds (“ETFs”), mutual funds, individual stocks and bonds, and other investments as appropriate for our clients. We monitor your investments on an ongoing basis, and account reviews are conducted at least once a quarter. We do not impose a minimum account size or minimum fee in order to establish an investment advisory relationship with you. We provide basic financial planning advice as part of our comprehensive wealth management services. We can also provide more in-depth financial planning services as part of a stand-alone engagement. For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#) and [Item 7 Types of Clients](#).

Questions to Ask Us:

Given my financial situation, should I chose an investment advisory service? Why or why not?

How will you choose the investments that you recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3 (part 1): What fees will I pay?

For our comprehensive wealth management services, the Firm charges you fees based on the amount of assets we manage or advise on your behalf. Note that fee schedules may be tiered if we manage more assets on your behalf. We charge those fees each quarter before services are rendered for the quarter. We will generally deduct our fees directly from your account. The more assets there are in your advisory account, the more you will pay in fees, and the Firm has an incentive to increase the assets we manage or advise on your behalf.

In addition to the fees we charge, other firms will also charge you fees and expenses in connection with the services we provide to you, which may include securities brokerage commissions; transaction fees; custodial fees; reporting

charges; charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses); deferred sales charges; odd-lot differentials; transfer taxes; wire transfer and electronic fund fees; and other fees and taxes on brokerage accounts and securities transactions.

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.

There is no separate fee for financial planning when such services are provided through our comprehensive wealth management service. However, clients can engage us for separate financial planning services for which we will charge separate fixed fees.

For additional information, see [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#)

Question to Ask Us:

Help me to 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 (part 2): 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. For instance, when we provide you with financial planning services, we have an incentive to recommend our investment management services to you because we can earn additional fees for providing such services. For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 12 Brokerage Practices](#), and [Item 14 Client Referrals and Other Compensation](#).

Question to Ask Us:

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

Item 3 (part 3): How do your financial professionals make money?

We compensate our financial professionals based on a salary and, potentially, bonuses based on the profitability of the Firm. Our professionals are not directly compensated in any other way pertaining to clients.

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

Firm-no. Financial Professionals-no. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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 and to request a copy of our Form CRS, please contact (650) 232-2023.

Questions to Ask Us:

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 a person is treating me?