

Introduction

Concentus Wealth Advisors is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we recommend a tailored portfolio that is monitored at least annually, and if necessary, adjusted/rebalanced to meet your changing needs and goals. We do not restrict our advice to limited types of products or investments.

You can select an agreement that allows us to buy and sell investments in your account without asking you in advance ("discretion") or only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

Our firm does not have an account minimum requirement. However, we charge a minimum annual fee of \$5,000 for our services. Our Wrap Investment Management service is not available to new clients.

Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/170052>.

Questions to Ask Us:

- 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 those qualifications mean?

What fees will I pay?

| Service | Fee Type | Fee Frequency | Fee Description |
|--|--------------------------------------|----------------------|--------------------------------|
| Investment Management | Tiered fee based on amount of assets | Quarterly or monthly | First \$2.5 Million 0.70% |
| | | | Next \$2.5 Million 0.60% |
| | | | Next \$5 Million+ 0.50% |
| Investment Management (Wrap) | | | First \$2.5 Million 0.75% |
| | | | Next \$2.5 Million 0.65% |
| | | | Next \$5 Million+ 0.55% |
| Investment Management with Ongoing Guidance | | | First \$5 Million 0.60% |
| | | | Next \$5 Million+ 0.50% |
| Investment Management with Ongoing Guidance (Wrap) | | | First \$5 Million 0.65% |
| | | | Next \$5 Million+ 0.55% |
| Ongoing Guidance/Planning Services: | | | |
| Investor Services Premier Services Private Wealth Management | Fee based on amount of assets | Quarterly | \$5,000 - \$35,000 |
| Family Office | | | Custom |

Our fees vary and are negotiable depending, for example, on the complexity of services you receive and the amount of assets in your account. Legacy clients will be subject to a fee of up to 1.5% as disclosed in their signed agreement. The more assets you have in your advisory account, the more you will pay us. We have an incentive to increase the assets in your advisory account in order to increase our compensation. Our fees will be automatically deducted from your advisory account.

The custodian that holds your assets may charge you a transaction fee when we buy or sell certain types of investments for you. Their transaction fees are in addition to our fees for our Investment Management service. We pay the custodian's transaction fees charged to you for our wrap service. We have an incentive to recommend assets without transaction fees for our wrap service in order to reduce the amount of fees that we will have to pay for you. The fees for wrap services are typically higher than an asset-based fee.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional 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.

Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available [online](#).

Questions to Ask Us:

- Help me understand how these fees and costs may 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?

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:

Erik Strid is a registered rep of Purshe Kaplan Sterling Investments, Inc. ("PKS"), an unaffiliated broker-dealer. He may offer you brokerage services through PKS or advisory services through our firm. Registered reps charge a commission each time they buy or sell a security in a brokerage account. They have an incentive to trade as much as possible in order to increase their compensation. You can learn more about PKS's brokerage services and fees at www.pksinvest.com. Erik Strid also has an incentive to recommend insurance products for a commission as a licensed insurance agent.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available [online](#).

Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services.

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

Yes, Erik Strid for a fake ID/underage drinking incident in 1990. Visit Investor.gov/CRS for a free, 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?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #170052. You may also contact us at (610) 994-9190 to request a copy of this relationship summary and other up-to-date information.

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 this person is treating me?