

# Customer Relationship Summary

Helping you make an informed decision

Form CRS

Cordatus Wealth Management LLC ("CWM") is registered with the Securities and Exchange Commission as an investment Advisor.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to you to use at [Investor.gov/CRS](http://Investor.gov/CRS), a website maintained by the SEC. These tools can provide you with educational materials about investment advisors and investing.

This relationship summary provides information that helps you make an informed decision about whether or not to invest with us.

## What investment services and advice can you provide me?

CWM provides personalized investment management and financial planning services. The firm provides financial advice to individuals, trusts, foundations, charitable organization, and corporations. CWM does not require any particular minimum amount of assets to be placed with CWM, however accounts participating in any programs sponsored by Wells Fargo or Prospera may be subject to the account minimums imposed by such sponsors for participation in any of their wrap programs. CWM may also provide services for executives, and retirement plan consulting. Please refer to the Form ADV Part 2A for more information regarding these services.

### Conversation corner

Questions you might wish to ask when considering our services:

- 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?

## Investment Management

- *CWM provides clients investment management services in connection with programs sponsored by Wells Fargo Clearing Services, LLC (Wells Fargo) and Prospera Financial Services, Inc. (Prospera). In such instances, CWM will act as the portfolio manager and will be responsible for making all investment decisions. Clients that have their accounts managed through any of the preceding programs sponsored by Wells Fargo or Prospera will receive the applicable program disclosures brochure prepared and distributed by the program sponsor.*
- *If you open an advisory account, you will pay an on-going **asset-based fee** for our services.*
- *We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.*
- *You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a "**discretionary account**") or we may give you advice and you decide what investments to buy and sell (a "**non-discretionary account**"). This may be performed in a wrap-fee program (where you don't pay any transaction fees until you exceed the stated annual trade maximum) with an advisory fee of no more than 1.50% annually billed on a quarterly basis. Clients may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. Clients may also make deposits or withdrawals in their accounts at any time.*

## Financial Planning

- *Each client who engages CWM is strongly encouraged to complete a financial plan. The plan serves as the basis for many of our investments suggestions and factors in a client's risk tolerance, liquidity needs, current investments, time horizon, income needs, tax considerations, and purpose of the funds.*
- *This process typically takes place through a series of phone calls and meetings. The initial meeting serves as a due diligence meeting to determine the current facts and circumstances in which the client finds themselves. CWM will then evaluate the client's needs and goals, and determine a plan of action to set the client on a path to achieve those goals.*
- *For more detailed information, please refer to the Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and then Item 7 Types of Clients.*

## What fees will I pay? Investment Advisory Services

- *Asset-based fees. You will pay an on-going fee at the end of each month or quarter (depending on the advisory program) based on the value of the cash and investments in your advisory account. Generally, fees vary from 0.00% to 1.50%. The amount paid to CWM generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account.*
- *Some investments (such as mutual funds and exchange traded funds (ETFs) impose additional fees that will reduce the value of your investment over time.*
- *Our investment advisory management fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. 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 specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

## What are your legal obligations to me when acting as my investment adviser? How else does the firm make money and what conflicts of interest do you have?

### Standard of Conduct

**When we act as your investment advisor, 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.**

### Conflicts of Interest

- *Certain employees of CWM are registered representatives of Prospera, who is a registered broker-dealer and a FINRA member. CWM is not affiliated with Prospera other than as a registered representative. In their separate capacity as a registered representative of Prospera, certain CWM employees will receive a commission for the implementation of recommendations for commissionable transactions.*
- *CWM shares in the revenue related to your personal loans backed by your investment account, which is an incentive to recommend these loans.*
- *CWM employees may also receive air and travel to an annual rewards conference hosted by Prospera. This would be an incentive to recommend investments to you.*

## How do your financial professionals make money?

Financial professionals of CWM are paid a portion of the asset management and planning fees collected from clients, as well as revenue from account-backed loans.

For more specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

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

Yes. -Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free tools to research the background and experience of us and our financial professionals.

## Where can I find additional information?

You can always contact CWM for more information or request a copy of this relationship summary at 215-579-5981.

### Conversation corner

Questions you might wish to ask when considering our services:

- 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?

### Conversation corner

Questions you might wish to ask when considering our services:

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

### Conversation corner

Questions you might wish to ask when considering our services:

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Whom can I talk to if I have concerns about how this person is treating me?