



## Client Relationship Summary LEVATUS LLC (CRD# 287811)

### Introduction

Our firm, LEVATUS LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Relationships and Services

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

**Services:** We offer investment advisory services to families and individual retail investors. These services include wealth counsel and investment management, which is a combination of financial planning, investment management, and Signature Services focused on quality of life. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.

**Accounts, Investments, and Monitoring:** We provide services to individual, joint, retirement, and estate accounts. We primarily focus on individual stocks, bonds, options contracts, and Exchange Traded Funds (ETFs) in constructing portfolios. We may also utilize low-cost, diversified mutual funds, and unaffiliated independent managers for specialty asset classes. We do not manage, make available for purchase, or offer advice with respect to proprietary products, nor do we make available or provide advice to a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.

**Investment Authority:** We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us, or we notify you, otherwise. This notification will be provided to one or both parties in writing. We also offer our services on a non-discretionary basis, which means we are required to obtain your consent prior to executing any trades in your accounts. Therefore, you will make the ultimate decision regarding the purchase or sale of investments in your accounts. However, we may not be able to aggregate your order with other client orders under this type of authority and therefore you may not receive the same price as other clients.

**Account Minimums & Other Requirements:** We do not require a minimum account or relationship size for you to work with LEVATUS.

**Additional Information:** For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts, and Item 7 – Types of Clients, in our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *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, and other qualifications? What do these qualifications mean?*

### Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

**Asset-Based Fees:** Our asset-based fees for wealth management ranges from up to 0.25% to 1.25% annually. This fee is calculated semiannually as a percentage of the value of the cash and investments in your account[s] that we manage and is collected on a semi-annual basis. Asset based fees present a conflict of interest, as we are financially incentivized to encourage you to place more assets in your advisory account, as you will pay more in advisory fees.

**Fixed Fees:** Our fixed annual fees for wealth management range from \$10,000 to \$250,000 per year. This fee is also collected on a semi-annual basis and negotiable based on the nature and complexity of the services to be provided and the overall relationship with us.

**Other Fees & Costs:** In addition to our advisory fee, you will also be responsible for custody fees, account administrative fees, unaffiliated independent manager fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

**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 what fees and costs you are paying. For more detailed information on our fees, please see Item 5 – Fees and Compensation in our Form ADV Part 2A, available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *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?*

**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 are required to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money does create 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 is an example to help you understand what this means.

We will recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

**Additional Information:** For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices, and Item 14 – Client Referrals and Other Compensation in our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *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 an agreed-upon annual salary. Our advisors can also receive compensation if they bring new clients to the firm.

**Disciplinary History**

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

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

**Additional Information**

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or by visiting <http://www.levatuswealth.com/>. You can request up to date information and a copy of our Client Relationship Summary by contacting us at [levatus@levatuswealth.com](mailto:levatus@levatuswealth.com) or (617) 505-4710.

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*