Form ADV Part 2A: Firm Brochure

March 2026

Vericrest Private Wealth, LLC

41 University Drive
Suite 400
Newtown, PA 18940

This brochure provides information about the qualifications and business practices of Vericrest Private Wealth, LLC. If you have any questions about the content of this brochure, please contact us by telephone at ~~1~~ 267-685-6550 or email bill@vericrestprivatewealth.com. The information in this brochure has not been verified or evaluated by any regulator. Additional information about Vericrest Private Wealth, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Please note that the use of the term "registered investment adviser" does not imply a certain level of skill or training.

Vericrest Private Wealth, LLC shall be referred to as 'Vericrest 'in this document.

Item 2 – Material Changes

There have not been any material changes to the Firm's advisory personnel or services since the filing of its most recent ADV Amendment.

Item 3 – Table of Contents

Item 1 – Cover Page....1
Item 2 – Material Changes....2
Item 3 – Table of Contents....3
Item 4 – Advisory Business....4
Item 5 – Fees and Compensation....5
Item 6 – Performance Based Fees and Side-By-Side Management....7
Item 7 – Types of Clients....7
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss....7
Item 9 – Disciplinary Information....9
Item 10 – Other Financial Industry Activities and Affiliations....9
Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading....10
Item 12 – Brokerage Practices....10
Item 13 – Review of Accounts....12
Item 14 – Client Referrals and Other Compensation....12
Item 15 – Custody....13
Item 16 – Investment Discretion....13
Item 17 – Voting Client Securities....13
Item 18 – Financial Information....14

Item 4 – Advisory Business

A. Firm Information

Vericrest Private Wealth, LLC *("Vericrest"*) is a registered investment advisor providing investment management and financial planning services to individuals and institutions. Vericrest is a fee-only firm and prides itself on its investment process, client service and independence. Assets under the direct management of Vericrest are held by independent custodians. William Davis is the managing partner of the firm.

B. Advisory Services Offered

Investment Management – Vericrest provides clients with ongoing investment management services on a fee-only basis. An appropriate portfolio is determined by a client's investment objectives, investment time horizon, liquidity needs and risk tolerance. Vericrest typically uses exchange-traded funds (ETF's) to build diversified portfolios. These services are generally performed on a discretionary basis.

Our firm utilizes the sub-advisory services of a third-party investment advisory firm to aid in the implementation of an investment portfolio. Before selecting a firm or individual, our firm will ensure that the chosen party is properly licensed or registered. We will provide initial due diligence on third party money managers and ongoing reviews of their management of client accounts. To assist in the selection of a third-party money manager, our firm will gather client information pertaining to financial situation, investment objectives, and reasonable restrictions to be imposed upon the management of the account.

Our firm will contact clients from time to time to review their financial situation and objectives; communicate information to third party money managers as warranted. Clients will be expected to notify our firm of any changes in their financial situation, investment objectives, or account restrictions that could affect their financial standing.

Financial Planning and Consulting Services – Vericrest provides financial planning to certain clients in conjunction with investment management services. Financial planning may include net worth analysis, tax planning, estate planning, risk management and retirement planning. In performing these services, Vericrest is not required to verify any information received from the client or from the client's other professionals.

In some cases, Vericrest may provide consulting services regarding non-investment related financial matters on a stand-alone separate fee basis.

401k/Retirement Plan Services – Vericrest may provide investment advice and consulting services to qualified retirement plans. Vericrest will assist in plan design, educate participants, and guide plan sponsors on fiduciary matters.

C. Client Account Management

Prior to engaging Vericrest to provide investment advisory services, the client is required to enter into an Investment Management Agreement with Vericrest which sets forth the terms and conditions of the engagement and the scope of services to be provided. These services may include developing the investment strategy, determining the appropriate target portfolio asset allocation, developing the Investment Policy Statement (IPS) and ongoing investment monitoring. Clients may impose restrictions on investing in specific securities, industries, or sectors.

D. Wrap Fee Programs

Vericrest offers a wrap fee program whereby the firm manages client accounts for a single convenient wrap fee that includes investment advisory services, portfolio management services, custody and clearance services and transaction costs. Vericrest does not manage wrap fee accounts any differently than non-wrap accounts. A portion of the fees paid for the wrap account program will be paid to Vericrest as a management fee.

E. Assets Under Management

As of December 31, 2025, Vericrest had approximately $137,811,340 in assets under management, which is primarily managed on a discretionary basis.

Item 5 – Fees and Compensation

A. Fees for Advisory Services

Investment Management

Vericrest provides clients with ongoing investment management services on a fee-only basis. The fee is payable quarterly in advance and is based on the account value on the last trading day of the previous calendar quarter. The first quarterly fee payment is due upon execution of the Investment Advisory Agreement and will be assessed pro-rata in the event the agreement is executed at any time other than the first business day of a calendar quarter. The pro-rata calculation will begin on the first day of the calendar month that follows the execution of the Investment Advisory Agreement (for example, if the Investment Advisory Agreement is executed in January, pro-rata billing will begin February 1st). Lower fees may be negotiated at Vericrest's sole discretion. If an account is removed from Vericrest's management during the quarter, fees will be prorated to the termination date and any unearned fees will be refunded to the client. Clients will receive Vericrest's Form ADV Brochure documents at least 48 hours prior to signing the Investment Advisory Agreement. If the client does not receive these documents at least 48 hours prior to signing the agreement, they have five business days to cancel the agreement, without penalty.

The annual management fee schedule is set forth below:

Value of Client Account	Annual Fee
$1,000,000 - $3,000,000	1.25%
$3,000,001 - $7,000,000	1.00%
Value above $7,000,000	0.85%

A minimum of $1,000,000 of assets is necessary to establish a relationship with Vericrest. Exceptions can be made in the discretion of Vericrest. An exception may result in a higher annual fee.

Financial Planning and Consulting Services – Vericrest generally offers financial planning as part of the Investment Management Service. In some cases, Vericrest will charge a stand-alone fixed fee for these services. Financial planning and consulting fees are negotiable but are generally $300 per hour.

B. Fee Billing

Investment advisory fees are billed quarterly in advance. As approved in writing by the client, Vericrest will request the custodian to deduct the fee directly from the client's account. Each billing will be for one-quarter of the annual fee. For accounts opened after the beginning of a new quarter, fees will be prorated. As part of this process, the client should understand and acknowledge the following:

- The independent custodian does not calculate the fee but sends statements monthly to the client showing all disbursements from the account, including the amount of advisory fees paid to Vericrest.
- The client provides authorization permitting Vericrest to be directly paid by these terms.

C. Other Fees and Expenses Clients May Pay

Clients may incur certain fees or charges imposed by third-parties other than Vericrest in connection with investments made by Vericrest on behalf of clients. These fees and charges are separate and distinct from the fees paid to Vericrest and may include, but not be limited to: exchange-traded fund (ETF) fees, fund fees, deferred sales charges on previously purchased mutual funds transferred into the account, interest charged on margin borrowing, "spreads" imposed by brokers and dealers representing implicit transactions costs and wire transfer/electronic fund transfer fees. Vericrest is not responsible for and does not receive any portion of these fees or charges.

D. Advance Fees

Investment management fees are billed quarterly in advance. If an account is removed from Vericrest's management during the quarter, fees will be prorated to the termination date and any unearned fees will be refunded to the client.

E. Compensation for Sale of Securities by Supervised Persons

Vericrest is a "fee only" investment adviser and does not sell securities for a commission. Additionally, Vericrest does not accept commissions for any investment products the firm recommends.

Item 6 – Performance-Based Fees and Side-By-Side Management

A. Performance Based Fees

Vericrest does not accept performance-based fees.

Item 7 – Types of Clients

Vericrest provides services to different client types. Clients may include:

- Individuals and High Net Worth Individuals;
- Trusts, Estates or Charitable Organizations;
- Pension and Profit-Sharing Plans;
- Corporations and/or other business types;

The mix of client types may change over time.

Vericrest imposes a minimum account balance of $1,000,000. The minimum may be waived at the discretion of Vericrest. An exception may result in a higher annual fee. In most cases, the higher annual fee is 0.75%.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

A. Methods of Analysis

Vericrest's core investment philosophy is that asset allocation – the choice of asset classes and the percentage of the portfolio allocated to each – drives the majority of the long-term returns of an investors' portfolio. Our approach is rooted in the belief that markets are fairly efficient. Vericrest's investment strategy is to develop globally diversified investment portfolios comprised of mostly exchange-traded funds (ETFs). The portfolios are designed to meet the unique needs of each client.

Vericrest utilizes many sources of information to help monitor the underlying investments in the model portfolios , including; *Bloomberg, Morningstar,* inspection of corporate activities, financial news reports, financial journals, research materials prepared by others, company annual reports, prospectuses, filings with the Securities and Exchange Commission (SEC) and company press releases.

The results for individual portfolios will vary depending on market conditions and the portfolio's overall composition. All investments carry a certain degree of risk including the possible loss of principal and there is no assurance that an investment will provide positive performance over any period. Past performance is no guarantee of future results.

B. Investment Strategies

Vericrest seeks long-term growth of clients' financial assets while emphasizing preservation of capital. We follow a long-term approach built on low cost, low turnover, globally diversified investment portfolios.

Note: Vericrest employs these investment strategies with the intention of positive outcomes for its clients. However, all investments carry the risk of loss. There can be no assurance that clients will achieve their investment goals.

C. Risk of Loss

Investing in securities involves risk of loss. Investors face the following risks:

Systematic Risk (Market Risk)

Systematic risk is also known as market risk and relates to factors that affect the overall economy or financial markets. Systematic risk affects all companies, regardless of the company's financial condition, management, or capital structure, and, depending on the investment, can involve international as well as domestic factors. Some of the most common systematic risks are:

- Interest-rate risk is the risk that the value of a security will go down because of changes in interest rates. For example, when interest rates overall increase, bond issuers must offer higher coupon rates on new bonds in order to attract investors. The consequence is that the prices of existing bonds drop because investors prefer the newer bonds paying a higher rate.

- Inflation risk is the risk that increases in the prices of goods and services, and therefore the cost of living, reduce your purchasing power. Inflation risk and interest rate risk are closely tied, as interest rates generally rise with inflation. Because of this, inflation risk can also reduce the value of your investments. For example, to keep pace with inflation and compensate for the loss of purchasing power, lenders will demand increased interest rates. This can lead to existing bonds losing value because, as mentioned above, newly issued bonds will offer higher interest rates. Inflation can go in cycles, however. When interest rates are low, new bonds will likely offer lower interest rates.

- Currency risk occurs because many world currencies float against each other. If money needs to be converted to a different currency to make an investment, any change in the exchange rate between that currency and yours can increase or reduce your investment return.

- Liquidity risk is the risk that you might not be able to buy or sell investments quickly for a price that is close to the true underlying value of the asset. Sometimes you may not be able to sell the investment at all if there are no buyers for it. Liquidity risk is higher in over-the-counter markets.

- Sociopolitical risk is the possibility that instability or unrest in one or more regions of the world will affect investment markets. Terrorist attacks, war, and pandemics are just examples of events, whether actual or anticipated, that impact investor attitudes toward the market in general and result in system-wide fluctuations in stock prices. Some events, such as the September 11, 2001, attacks on the World Trade Center

and the Pentagon, can lead to wide-scale disruptions of financial markets, further exposing investments to risks. Similarly, if you are investing overseas, problems there may undermine those markets, or a new government in a particular country may restrict investment by non-citizens or nationalize businesses.

Nonsystematic Risk

Nonsystematic risk, in contrast to systematic risk, affects a much smaller number of companies or investments and is associated with investing in a particular product, company, or industry. Some examples of nonsystematic risk include:

- Management risk, also known as company risk, refers to the impact that bad management decisions, other internal missteps, or even external situations can have on a company's performance and, as a consequence, on the value of the investments in that company.

- Credit risk, also called default risk, is the possibility that a bond issuer will not pay interest as scheduled or repay the principal at maturity.

Item 9 – Disciplinary Information

As a registered investment advisor, Vericrest is required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of Vericrest or the integrity of the management team. Vericrest has no information applicable to this item.

Item 10 – Other Financial Industry Activities and Affiliations

Neither Vericrest, nor its representatives, are registered or have an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

Advest Financial ("Advest") is the manager of private pooled investment funds (Advest Short Duration Real Estate Fund I & Advest Residential Construction Fund I) formed for the purpose of investing in real estate. Advest and Vericrest share an affiliated investment advisor representative. Vericrest may, on a non-discretionary basis, recommend that qualified clients consider allocating a portion of their investment assets to this private fund. While clients are under no obligation to consider or make an investment in this fund, the recommendation presents a material conflict of interest. We attempt to mitigate this conflict by encouraging clients to perform their own research on the fund and ask that they invest only on a non-discretionary basis.

William Davis is a licensed insurance agent and may recommend insurance solutions to a client on a non-discretionary basis. Clients should be aware that these products contain fees and thus involve a conflict of interest. Vericrest always acts in the best interest of the client. Clients are in no way required to purchase any insurance product or service.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

In recognition of Vericrest's fiduciary obligations to its clients and Vericrest's desire to maintain high ethical standards, Vericrest has adopted a Code of Ethics (*the "Code"*). The Code applies to all persons employed by Vericrest. The Code includes general requirements that Vericrest employees comply with their fiduciary obligations to clients and applicable securities laws. The Code also covers a range of topics that may include reporting personal securities trading, exceptions to reporting securities trading and prohibitions on insider trading.

The Code is designed to assure that the personal securities transactions, activities, and interests of Vericrest employees will not interfere with implementing decisions in the best interest of clients and, at the same time, allowing employees to invest for their own accounts.

The managing members of Vericrest may buy or sell securities and other investments that are also recommended to clients. To minimize this conflict of interest, Vericrest will place client interest ahead of its own interests in every case.

Vericrest's personal trading policy is based upon fundamental principles of integrity and openness. To prevent conflicts of interest, all personal trades made by Vericrest's employees are reviewed by the managing members of Vericrest. Additionally, Vericrest's policies and procedures prohibit the misuse of material nonpublic information and are designed to prevent insider trading by any employee.

The Code is reviewed and updated on an annual basis or in the event of any material change to Vericrest's operations or structure. Clients and prospective clients can request a copy of Vericrest's Code of Ethics by calling our office at ~~1 (888) 902-6366~~ 267-685-6550.~~.~~

Item 12 – Brokerage Practices

Vericrest does not maintain custody of client assets. Vericrest has an arrangement with Fidelity Investments ("Fidelity") and Charles Schwab Co., Inc ("Schwab") (collectively, the "Custodians") through which they provide Vericrest with "institutional platform services." The institutional platform services include, among others, brokerage, custody, and other related services.

The Custodians generally do not charge separately for custody services but are compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through the custodian.

The Custodians also make available to Vericrest other products and services that benefit Vericrest but may not benefit its clients' accounts. These benefits may include national, regional or Vericrest specific educational events organized and/or sponsored by the Custodians. Other potential benefits may include occasional business entertainment, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist Vericrest in managing and administering clients' accounts. These include software and other technology (and related technological training)

that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Vericrest's fees from its clients' accounts, and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of Vericrest's accounts, including accounts not maintained at the custodian. The Custodians also make available to Vericrest other services intended to help Vericrest manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, the Custodians may make available, arrange and/or pay vendors for these types of services rendered to Vericrest by independent third parties. ~~The Custodians may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Towercrest Capital Management, LLC.~~ While, as a fiduciary, Vericrest endeavors to act in its clients' best interests, Vericrest's recommendation/requirement that clients maintain their assets in accounts at a particular custodian may be based in part on the benefit to Vericrest of the availability of some of the foregoing products and services and other arrangements and not solely on the nature, cost or quality of custody and brokerage services provided by the Custodians, which may create a potential conflict of interest.

Vericrest is independently operated and owned and is not affiliated with *Fidelity or Schwab.*

Research and Other Soft Dollar Benefits

The Custodians are providing Vericrest with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 ("Exchange Act").

Vericrest's receipt of benefits from the Custodians creates a conflict of interest since these benefits may influence Vericrest's choice of custodian/broker over another custodian/broker that does not furnish similar software and systems support. In fulfilling its duties to its clients, Vericrest will always put the interest of its clients first.

Brokerage for Client Referrals

Vericrest does not accept or receive client referrals from any broker dealers.

Directed Brokerage

As general policy, Vericrest does not permit clients to direct brokerage.

Best Execution

In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including execution capability, commission rates, and responsiveness. Although Vericrest will seek competitive rates, to the benefit of all clients, the lowest possible commission rate may not necessarily be obtained.

Allocation

Aggregated trade orders will generally be allocated among clients on a pro-rata basis, subject to rounding to assure each account receives round lots. There may be a deviation from a pro-rata allocation approach when making initial investments for newly established accounts for the objective of seeking to fully invest such accounts as promptly as possible.

Item 13 – Review of Accounts

All accounts under management are reviewed on an ongoing basis to ensure adherence to Vericrest's investment strategy and clients' investment objectives.

When reviewing accounts, the team takes the following items into consideration:

- Asset allocation
- Performance
- Cash management

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and account statements directly from the custodian. Those clients to whom Vericrest provides investment advisory services will also receive a report from Vericrest that may include relevant account information such as account balances and account performance. Clients should compare the account statements they receive from their custodian with those they receive from Vericrest.

Item 14 – Client Referrals and Other Compensation

Clients do not pay more for investment transactions effected and/or assets maintained by Fidelity or Schwab because of our arrangement. There is no corresponding commitment made by our firm to Fidelity or Schwab or any other entity to invest any specific amount or percentage of client assets in any specific investment product.

Vericrest has been fortunate to receive many client referrals over the years. We do not compensate referring parties for these referrals. Vericrest may refer clients to unaffiliated third parties such as attorneys or accountants.

If a client is introduced to the Registrant by either an unaffiliated or an affiliated solicitor, Registrant may pay that solicitor a referral fee in accordance with the requirements of Rule 206(4)-1 of the Investment Advisers Act of 1940, and any corresponding state securities law requirements. Any such referral fee shall be paid solely from the Registrant's investment management fee and shall not result in any additional charge to the client. If the client is introduced to the Registrant by an unaffiliated solicitor, the solicitor, at the time of the solicitation, shall disclose the nature of his/her/its solicitor relationship, and shall provide each prospective client with access to the Registrant's published Brochure and a copy of the written disclosure statement from the solicitor to the client disclosing the terms of the solicitation arrangement between the Registrant and the solicitor.

Item 15 – Custody

Clients will receive independent monthly account statements from the qualified custodian that holds and maintains client's investment assets. The preferred qualified custodians for Vericrest are *Fidelity Investments and Charles Schwab Co., Inc*.

While Vericrest does not have custody of client funds or securities, payment of fees is debited directly from the client's account. Prior to deducting fees via the custodian, Vericrest will:

(a) Obtain prior written authorization from the client to deduct fees
(b) Send the qualified custodian written notice of the amount of the fee to be deducted from the client's account
(c) Send the client an itemized invoice including any formulae used to calculate the fee, the time period covered by the fee, and the amount of assets under management on which the fee was based.

The fees disbursed will also appear in a separate line on the monthly account statement client's receive from the custodian. Clients are urged to carefully review the monthly statements.

.

Item 16 – Investment Discretion

Vericrest has discretionary authority to determine, without obtaining specific client consent, which securities and the number of securities to be bought or sold. This discretionary authority is granted by the client in the investment advisory agreement. The client may restrict Vericrest from buying or selling specific investments or place specific restrictions on the account.

Item 17 - Voting Client Securities

As of matter of company policy and practice, Vericrest will generally not vote proxies on securities held in clients' accounts. Clients will receive their proxies directly from their custodian.

Item 18 - Financial Information

Vericrest does not have any adverse financial information to disclose. Vericrest has no financial commitment that impairs the firm's ability to meet contractual and fiduciary commitments to clients and has never been the subject of bankruptcy proceedings.