

Vericrest Private Wealth, LLC is registered with the Securities and Exchange Commission as an investment adviser. It is important for you to understand how advisory and brokerage services and fees differ for you to determine what is right for you. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

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 these qualifications mean?

We offer investment advisory services to individual investors, which principally include financial planning and investment management (which we collectively refer to as wealth management). When we provide investment management services, we generally manage assets on a discretionary basis. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by any restrictions you set. We will meet with you to understand your current financial situation, goals, and risk tolerance. We will offer you advice on a regular basis. Our advice is not limited to certain types of investments. A minimum of \$1,000,000 of assets is necessary to establish a relationship with Vericrest. This minimum can be waived at our Firm's discretion. Regular monitoring of your account(s) is included as part of our standard advisory services, with reviews typically occurring on a daily basis. More detailed information about our services may be found in Items 4 and 7 of our Form ADV Part 2A brochure.

What fees will I pay?

Questions to ask us: 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?

Individual investors will generally incur management fees based on a percentage of your assets under our management (which generally range from 0.25% to 0.50% per annum). Management fees are generally billed quarterly in advance. All fees are negotiable and specifically described in your investment advisory agreement. In addition, individual investors will also generally incur the following fees and costs charged by third-parties: custodian fees, bank wire fees, product expenses such as internal expense ratios. When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). 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. More detailed information about our fees and costs may be found in Item 5 of our Form ADV Part 2A brochure.

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

When we act as your investment adviser, we must 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.

We can make extra money by advising you to invest in Advest Short Duration Real Estate Fund I, because they are managed by someone related to our firm. Your financial professional also receives more money if you buy these investments.

The custodian(s) we recommend provide us various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our Form ADV Part 2A brochure.

How do your financial professionals make money?

Our financial professionals are compensated based on the amount of client assets managed. Our financial professionals are not compensated based on the sale of a particular product and do not earn commissions.

Do your financial professionals have a legal or disciplinary history?

No, our firm and financial professionals do not have any legal or disciplinary history to disclose.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

Questions to ask us: Who is my primary contact person? Is he or she a representative an investment adviser or a broker-dealer? Who can I talk to if I have concern about how this person is treating me?

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching Vericrest Private Wealth. You may also contact our firm at 1 267-685-6550 to request a copy of this relationship summary and other up-to-date information.