

Introduction

Our firm, Solidarity Wealth, LLC, 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 to provide the following advisory services for a single advisory fee or as standalone services:

- ❖ For our Family Office and Personalized Investment Suite of Services (“Family Office”) or our Wrap Family Office and Personalized Investment Suite of Services (“Wrap Family Office”) service, clients will be charged a single advisory fee that includes Wealth Management or Wrap Wealth Management, Bill Pay, Financial Administration Services, and Performance Reporting. However, clients will have the option to select Wealth Management, Wrap Wealth Management, Bill Pay, Financial Administration Services, or Performance Reporting as standalone services.
- ❖ Financial Planning & Consulting is included in our Wealth Management and Wrap Wealth Management services for no additional fee. In addition, our Solidarity Equity Planning Service is also offered as a standalone service for a monthly fee and will review client’s financial circumstances on a quarterly.

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’ll recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals. We’ll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. You can select in our agreement whether we are allowed 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. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm. Also, we do not restrict our advice to limited types of products or investments. Our firm does not have a minimum account balance for engaging in our services, but our firm recommends a minimum account balance of \$5,000,000 to open and maintain an account for our services.

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 [www.https://adviserinfo.sec.gov/](https://adviserinfo.sec.gov/).

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 license or qualifications?

What fees will I pay?

Our 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. Our firm’s fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, we will agree to send you invoices rather than automatically deduct our firm’s fees from your advisory account.

- ❖ As a standalone service, the maximum annual fee for our Wealth Management service is 1.50% and the maximum fee for our Wrap Wealth Management service is 1.55%. For our standalone Performance Reporting service, the maximum fee we charge is 0.05%. However, for clients that engage our firm for Performance Reporting and Wealth Management or Wrap Wealth Management, assets that are under our management will not incur a fee. In other words, only assets reported for Performance Reporting, in excess of assets under our management will be charged a fee. The fee paying arrangement for these services are charged quarterly in advance.
- ❖ For our Bill Pay Service, our firm will charge a fixed fee to be paid for on a case by case basis. The maximum annual fee will range between \$5,000 and \$25,000. Exact fee paying arrangements will be made on a case by case basis as outlined in the signed agreement.
- ❖ For our Financial Administration Services, our hourly fixed fee ranges from \$100 to \$250. The exact fee paying arrangements will be made on a case by case basis as outlined in the signed agreement.
- ❖ For our Solidarity Equity Planning service our monthly fee ranges from \$499 to \$1,199 dollars. Generally, clients will have the option to pay for this service annually or monthly. However, the exact fee paying arrangement will be determined on a case by case basis and outlined in the signed consulting agreement.

For our clients in Non-Wrap programs the custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you. The custodian’s transaction fees are in addition to our firm’s fees for our Family Office or Wealth Management services. For clients in Wrap programs, We pay the custodian’s transaction fees charged to you for our Wrap Family Office or Wrap Wealth Management service. The fees for wrap fee programs are therefore higher than a typical asset-based

Form CRS – Client Relationship Summary

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advisory fee. Please note that our Wrap services are reserved for clients that we have determined are eligible based on their individual circumstances. Generally, our firm only offers our Wrap services to clients we expect may incur transaction charges for the purchase or sale of options. 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 that will reduce the value of your investments over time. In addition, you may have to pay fees such as “surrender charges” to sell certain illiquid securities. 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 at www.https://adviserinfo.sec.gov/.

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:

- ❖ Our firm’s financial professionals are registered representatives of M.S. Howells & Co. (“MSH”) an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through MSH or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and MSH. charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. You can learn more about MSH’s brokerage services and fees at the link, https://files.brokercheck.finra.org/crs_104100.pdf.
- ❖ Our firm’s financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.
- ❖ For our wrap services, we pay the custodian’s transaction fees charged to you except for U.S. listed equities and exchange traded funds, which do not have transaction fees. As a result, we have an incentive to recommend these asset types without transaction fees in order to reduce the amount of the custodian’s transaction fees that we will have to pay on your behalf.

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 at www.https://adviserinfo.sec.gov/.

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 or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs. In addition, our custodian, Pershing Advisor Solutions (“PAS”) has offered up to transition assistance. Please refer to Item 12 “Soft Dollars” in our Form ADV Part 2A for more information.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and 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 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 #315843. You may also contact our firm at (385) 374-1665 or info@solidaritywealth.com 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?