

Terra Wealth Management, LLC

Client Relationship Summary

July 30, 2024

Terra Wealth Management, LLC (“Terra Wealth,” “We,” or “Us”) provides financial planning and discretionary and non-discretionary investment advisory services. Terra Wealth is registered with the United States Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services differ and it is important for retail investor’s to understand the difference. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Terra Wealth provides holistic and personalized financial planning and discretionary and non-discretionary investment advisory services to individuals, including high net worth individuals, and entities, including, but not limited to, family offices, trusts, estates, private foundations, and qualified retirement plans. Terra Wealth provides a variety of comprehensive financial planning and advisory services to retail clients. Such engagements may be part of the investment advisory engagement or pursuant to a separate engagement. In providing advisory services, we design and implementing customized models and portfolio strategies, Terra Wealth manages, on a discretionary or nondiscretionary basis, a range of investment strategies and vehicles. Terra Wealth primarily allocates client assets among various collective investment vehicles such mutual funds, exchange-traded funds (“ETFs”), variable and fixed annuities in accordance with clients’ stated investment objectives

Terra Wealth monitors investment advisory portfolios as part of a continuous and ongoing process. Terra Wealth advisors have at least one annual meeting with each client to conduct a formal review the clients’ account. We generally require a minimum relationship size of \$50,000 in order to effectively implement our investment process. This amount may be waived or reduced at our sole discretion.

FOR ADDITIONAL INFORMATION PLEASE SEE THE FIRM’S SERVICES DISCLOSURE, FORM ADV, PART 2A BROCHURE (ITEMS 4 AND 7 OF PART 2A OR ITEMS 4.A. AND 5 OF PART 2A APPENDIX 1 THAT MAY BE OBTAINED BY CALLING 855-708-3772.

Conversation Starter:

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?

What Fees Will I Pay?

Terra Wealth charges an annual advisory fee based upon the assets under management of up to 2.00%, billed either monthly in arrears or quarterly in advance. Retail investors should be aware that the more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees. Thus, we have an incentive to encourage you to increase the assets in your account. In addition to the advisory fees paid to Terra Wealth, you will also incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks and other financial institutions. 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 YOUR ADVISORY FEES AND COSTS CAN BE FOUND IN THE FIRM'S SERVICES DISCLOSURE AND FORM ADV, PART 2A BROCHURE (ITEM 5) THAT MAY BE OBTAINED BY CALLING 855-708-3772.

Conversation Starter:

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 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:

Terra Wealth charges asset-based fees. The more assets in your account, the more you will pay us in fees. Thus, we have an incentive to encourage you to increase the assets in your account.

In addition, we may recommend Fidelity to you for custody and brokerage services. Some of the products and services made available by Fidelity through their platform may benefit us but may not benefit your accounts. The benefits received by us or our personnel through Fidelity's platform do not depend on the amount of brokerage transactions directed to Fidelity. You should be aware, however, that the receipt of economic benefits by us or our related persons in and of itself creates a potential conflict of interest and may indirectly influence our choice of Fidelity for custody and brokerage services.

MORE DETAILED INFORMATION ABOUT THE CONFLICTS OF INTEREST CAN BE FOUND IN THE FIRM'S FORM ADV, PART 2A BROCHURE THAT MAY BE OBTAINED BY CALLING 855-708-3772

Conversation Starter:

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 paid an annual salary and discretionary bonus. Financial professionals are not compensated based on the amount of your assets we service, the time and complexity required to meet your needs, products sold, product sales commissions, or revenue earned from recommendations.

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

No. You can go to Investor.gov/CRS for a free and simple search tool to research Terra Wealth and our financial professionals.

Conversation Starter:

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

Additional Information

Additional information about our services can be found in our Form ADV Part 2 at www.terrawealth.com. To download a copy of this relationship summary, please visit TerraWealth.com or contact us at 855-708-3772.

Conversation Starter:

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

Material Changes

The following material changes have been made to our Form CRS:

- Our maximum advisory fee is now 2.00%.