

Customer Relationship Summary

INTRODUCTION

Certuity, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory and Brokerage services and fees differ, and it is important for you to understand these differences. Certuity, LLC does not offer brokerage services. 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.

RELATIONSHIP & SERVICES

What investment services and advice can you provide me?

We offer investment advisory services, including investment management and asset allocation advice, legacy planning and family office services for high to ultra-high net worth families, business owners, attorneys, trusts and private foundations. Our services consist of selecting investments for clients while taking into account the clients' needs, objectives and risk tolerance. We also offer financial planning strategies to assist clients with their financial lives, and to manage each of their unique needs and priorities. Generally, we employ fundamental and quantitative analysis and encourage long-term, buy-and-hold philosophies and approaches in our investment selection and implementation strategies.

Monitoring

Account reviews are conducted periodically by the adviser managing the client relationship, depending on the nature of the account, market conditions or other requirements.

Investment Authority

Pursuant to the terms of each client's investment advisory agreement, we may be given the authority to exercise investment discretion on behalf of clients. We are considered to have discretionary authority if we can affect transactions for the client without first having to seek the client's consent. On the other hand, clients may request a limitation on this authority.

Limited Investment Offering

We do not recommend the investment in shares of IPOs for client accounts given our overall investment strategy, and the potential regulatory restrictions and risks associated with such investments in shares of IPOs.

Account Minimums and Other Requirements

Certuity does not impose a minimum portfolio size or minimum annual fee. More information about Certuity, LLC services is available on Part 2 of our Form ADV, which is available at <https://adviserinfo.sec.gov/firm/summary/129505>



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, education and other qualifications? What do these qualifications mean?

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

A. What fees will I pay?

Our standard annual asset-based fee is prorated and charged quarterly, in advance, and is generally between 0.30% and 1.35% depending upon the market value of assets under management among other factors. For additional fee information, visit <https://adviserinfo.sec.gov/firm/summary/129505>.

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In addition to our standard advisory fees, clients may incur certain charges by third-party financial institutions when we buy or sell investments. Fees for our financial planning services to individual clients are either fixed or hourly depending on the types of financial planning services provided. Fees for our family office services to individual clients are fixed. We do not charge performance-based fees.

You will pay fees and costs whether you make or lose money on 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.



Conversation Starters: How might these fees and costs affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs? How much will be invested for me?

B. 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 to you. Here is an example to help you understand what this means.

- + We receive benefits that we would not otherwise receive if we did not provide recommendations of certain custodians to our clients. Therefore, our recommendation that a client place assets in a particular custodian's custody may be based in part on benefits to us and our clients, and not solely on the nature, cost or quality of custody and execution services provided by the custodians.



Conversation Starters: How much will be invested for me? How might your conflicts of interest affect me? How will you address your conflicts of interest?

DISCIPLINARY HISTORY

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.



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

ADDITIONAL INFORMATION

If you have any questions about the content of this brochure or would like to request a copy of this relationship summary, please contact Carter Mecham at 561-486-0065. More Information about our services can be found at www.certuity.com.



Conversation Starters: 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?