

## Introduction

Victus Capital Wealth LLC (“Victus”) is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## What investment services and advice can you provide me?

We provide investment advisory services and financial planning for you and your family.

We begin by helping you define your investment goals. Then we decide which investments are best to achieve these goals. Usually this means a mix of stocks, bonds, mutual funds and exchange traded funds. We review these investments continuously and adjust as opportunity or need arises.

We manage our clients’ accounts on a discretionary basis. Discretion means we have your permission to make investments without consulting you in advance. This flexibility allows us to take advantage of investment opportunities as they arise.

Because we like to work with clients based on how successfully we can help them achieve their goals, we do not have any account or investment minimums.

We do not offer any proprietary products.

For additional information, please see Form ADV, Part 2A brochure (Items 4 and 7):  
[www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov)

## What fees will I pay?

We charge an annual fee (paid quarterly in advance) based on the value of the account we manage. The annual fee is as follows:

PORTFOLIO VALUE	ANNUAL FEE
Up to \$5,000,000	1.25%
\$5,000,001 – \$20,000,000	1.00%
Above \$20,000,000	0.75%

The larger the balance in your account, the more you will pay in fees. Our incentive is to increase your account balance by encouraging you to save more and to grow your account.

You may also pay fees to an unaffiliated custodian such as Charles Schwab, or Fidelity that will hold your assets (called “custody”) and/or to fund managers. We do not receive any portion of these fees.

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.

For additional information, please see Form ADV, Part 2A brochure (Item 5):  
[www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov)

## 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?

We are fiduciaries. This means we are legally required to act in your best interest. We take this obligation very seriously.

*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 and our related persons may have additional conflicts of interest, including situations where related persons manage or have interests in certain investments. These relationships create an incentive to recommend those investments.

Retirement plan rollovers to an IRA – our advisory fees may be higher than your retirement plan fee.

For additional information, please see Form ADV, Part 2A brochure: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

To request additional information or a copy of this relationship summary, please call **(310) 622-1280**

## How do your financial professionals make money?

We get paid based on the amount of assets we manage for you. This provides us with an incentive to grow your account as large as possible.

In addition, we are “fee only” financial planners. This means we get paid by you, and only you. We do not receive compensation from any other source (such as a custodian, insurance, or mutual fund company).

We made this decision to structure Victus as a fee-only financial planning firm deliberately. Why?

Because it ensures that our advice to you is impartial and exclusively in your best interest. Since we only get paid by you, we get paid the same no matter which investment we choose, therefore we have no conflicting interests in recommending one investment over another – we can simply choose the most appropriate investment for you, to achieve your goals.

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

## 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?

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?

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

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

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 concerns about how this person is treating me?