
NovaDius Wealth Management Form CRS - Customer Relationship Summary

NovaDius Wealth Management is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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 www.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 portfolio management, along with comprehensive financial planning and consulting to our clients. We offer a full-service option combining portfolio management with financial planning, along with financial planning and consulting on a stand-alone project basis.

When providing portfolio management services, we not only make investment decisions but also implement these decisions and provide ongoing investment monitoring and reporting. We also accept non-discretionary engagements where you approve all recommendations before we implement them. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs and you may impose restrictions related to the level of discretion granted, the types of investments used, and other key factors. We do not require a minimum account size but reserve the right to accept or decline any engagement.

When offering financial planning services, we provide advice in areas such as retirement, education funding, estates, and insurance. Services can be ongoing or provided on a one-time project basis and you decide whether to implement our recommendations. Written plans are included in some engagements.

For additional information about the services we provide, please see Item 4 of our Form ADV Part 2A Brochure, which you can access via the SEC's website at www.adviserinfo.sec.gov. You can search this site by using a unique identifying number known as a CRD number. The CRD number for NovaDius Wealth Management is 148229.

Key questions to ask your financial professional:

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?

When providing portfolio management services, we charge an ongoing asset-based fee. Asset-based fees give an advisor an incentive to increase the assets in a client account since the more the investor has in an account, the more the investor will pay in fees. Our fee is calculated and billed quarterly in advance. Fees are typically deducted directly from your account, though in certain situations the fee may be paid by submitting a check or wire transfer. Our fee is separate from transaction charges and any other custodial fees or expenses, mutual fund or ETF expenses, taxes, or other fees charged by outside parties.

Financial planning is included in full-service engagements or can be provided on a stand-alone basis where we quote a fixed or hourly fee in advance and bill you upon completion, although a portion may be billed in advance.

You will pay fees and other expenses whether you make or lose money on your investments. Fees and expenses will reduce any amount of money you make on your investments over time. Please make sure you understand the fees and costs you are paying.

For additional information about the fees we charge, please see Item 5 of our Form ADV Part 2A Brochure.

Key questions to ask your financial professional:

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 affect the investment advice we provide you. Here are some examples to help you understand what this means:

Some firms earn incentives by using proprietary products in client accounts and some firms trade investments from their own inventory with their clients. We do not engage in these activities. We do, however, receive some non-monetary benefits from our custodians to whom we direct client business and the receipt of these benefits is considered a conflict of interest.

For additional information about our custodial arrangements and other potential conflicts of interest, please see Items 4, 5, 10, and 12 of our Form ADV Part 2A Brochure.

Key questions to ask your financial professional:

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 through revenue sharing for providing ongoing client servicing. They do not receive economic benefits or other compensation from outside parties for investment sales.

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

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

Key questions to ask your financial professional:

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

Where to go for additional information

Please visit our website at novadius.com or contact us at 877-365-3837 for a current copy of this summary, for our Form ADV Part 2A Brochure, or for additional information about our firm.

Key questions to ask your financial professional:

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?