

Oliver Wealth Management (“Oliver Wealth”) 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 Investor.gov/CRS, which also provides educational materials about broker dealers, investment adviser, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors in the form of financial planning and portfolio management. Financial planning is usually offered as part of the portfolio management service but may be offered as a standalone service for a separate fee. For portfolio management, we will assess your current financial situation and create a Financial Profile and an Investment Plan. The Financial Profile reflects your current financial picture and a look to the future goals of the client. The Investment Plan outlines the types of investments the IAR will make or recommend on behalf of the client to meet those goals. Portfolio management may be done on a discretionary or non-discretionary basis. **Discretionary** portfolio management means your portfolio will be monitored on a continuous basis by your investment advisor, who is responsible for ensuring that your account is managed according to your investment objective and risk tolerance. These decisions may be made without consulting you prior. **Non-discretionary** portfolio management services, in which you make the ultimate decision regarding the purchase and/or sale of investments, are available on a limited basis although our focus is discretionary investment management services. The third-party managers we make available to you will invest your account on a discretionary basis using mutual funds, ETFs, and other securities, and either we or the third-party manager will monitor your advisory account and investments continuously as part of your standard services. Oliver Wealth does not generally impose a minimum portfolio value, but certain third-party managers may require a higher minimum.

For additional information, please see [Oliver Wealth’s ADV Part 2A, Item 4 and Item 7 at <http://adviserinfo.sec.gov>](#).

Conversation Starters. 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?

You will be charged an ongoing management fee on a quarterly basis, in advance. The fee is assessed as a percentage of the total amount of assets you are having managed by Oliver Wealth. The firm’s current fee schedules are described in Item 5 of the Form ADV Part 2. Deposits and/or withdrawals of \$10,000 or more made during the calendar quarter will be prorated and charged or rebated in advance (arrears), as applicable. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Oliver Wealth participates in a wrap fee program. In a wrap fee program, you are charged an all-inclusive “wrap” fee on Program Assets that covers advisory, execution, custodial and reporting services on eligible assets. The wrap fee programs may cost you more or less than purchasing such services separately.

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 [Oliver Wealth’s ADV Part 2A, Item 5 at <http://adviserinfo.sec.gov>](#).

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

- Our firm includes personnel who are also Registered Representatives with certain broker/dealers and have an incentive to recommend their services.
- Our firm includes personnel who are separately registered as insurance agents/brokers and have an incentive to recommend these products.
- Zermatt Holdings, LLC is owned by Louis Dworsky, Meyer Dworsky, and Tommy Mayes. Louis Dworsky is also an owner in three other registered investment advisers - Maven Capital, LLC, Morse Capital Partners, LLC, and WFA of San Diego, LLC. Mr. Mayes is also an owner in two other registered investment advisers – Blueprint Investment Partners, LLC and Blueprint Fund Management, LLC

For additional information, please see [Oliver Wealth's ADV Part 2A, Item 10](http://adviserinfo.sec.gov) at <http://adviserinfo.sec.gov>.

Conversation Starters. 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 paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention and referrals. Salaries are ultimately derived from revenue the firm earns from the financial professional's advisory services or recommendations.

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

Yes, certain financial professionals have legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Joseph P. Arce at (866) 478-8794. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 2813 Coltsgate Road, Suite 200, Charlotte, NC 28211.

Conversation Starters. 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?*