



Introduction

Catalyst Wealth Management, LLC (“Catalyst, we, our, us”), is an SEC-registered investment adviser. While Catalyst is not a broker-dealer nor is it affiliated with a broker-dealer, some of its financial professionals are registered with Kalos Capital, Inc. (“Kalos”), a FINRA registered broker-dealer. Your financial professional may offer you brokerage services through Kalos or investment advisory services through Catalyst. Brokerage services and investment advisory services are different, and the fees we, and Kalos, charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through Kalos. You are encouraged to learn more about Kalos by reviewing Kalos’ relationship summary and having a discussion with your financial professional.

Access Educational Tools: Free and simple tools to help you 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 offer ongoing investment advisory services to you. Financial planning services may be offered as part of investment advisory services for no additional fee or may be offered as part of a separate Financial Planning Consulting Agreement for an additional hourly or fixed fee. We also offer you access to unaffiliated third-party portfolio managers and strategies through wrap programs and through sub-adviser agreements. We monitor your account on a regular basis and communicate with you. This monitoring is part of our investment advisory services. Portfolio positions are generally reviewed quarterly. Additional account reviews may be triggered by potential change including analyst reports, company news, fund management change and interest rate movement. Your Wealth Advisor will periodically review reports provided by the unaffiliated investment advisers.

We offer both discretionary and non-discretionary accounts. Discretionary accounts allow us to buy and sell investments on your behalf on an ongoing basis and without asking your permission. You will provide us discretionary authority via the investment advisory agreement and the contract between you and the custodian. For non-discretionary accounts, we give advice and you decide what investments to buy and sell.

Certain of our Wealth Advisors recommend or select specific investments for portfolios through the use of quantitative multi-factor analysis, and other Wealth Advisors recommend or select asset allocation strategies based on responses to client questionnaires and their conversations with a client. The specific methods of analysis and investment strategies recommended or selected will depend on your particular Wealth Advisor and your needs and preferences. These strategies include risks such as loss of principal, loss of future earnings, market risk, and alternative investments risk, among others. We generally require a minimum account value of \$50,000 (\$250,000 for wrap programs) as a condition for starting and maintaining an advisory relationship. We, at our sole discretion, may accept clients with smaller portfolios based upon certain factors. For additional information regarding our services, including minimums, you can refer to Items 4, 7 and 8 of our Form ADV 2A brochure located at the bottom of our website: <https://catalystwealthmanagement.com/>.

Other 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?*

What fees will I pay?

We generally charge an ongoing asset-based fee on a quarterly basis based upon the market value of the assets in your account on the last day of the previous quarter. We may charge accounts that do not meet minimum asset thresholds a nominal fee on a quarterly basis. Asset-based fees associated with wrap fee programs will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee. In certain situations, financial planning fees are based on an hourly or fixed rate fee. We have an incentive to encourage you to increase the assets in your account because the more assets there are in your advisory account, the more you will pay in fees. However, we do offer breakpoints in our fee schedule so that you do pay less in fees as an overall percentage if assets in

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your account increase.. In addition to our fees, you will pay other fees including, but not limited to, custodial fees, charges imposed directly by a mutual fund or exchange-traded funds held in the account (which will be disclosed in the applicable fund's prospectus), brokerage fees, and other fees and taxes on brokerage accounts and/or securities transactions.

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, you can refer to Item 5 of our Form ADV 2A brochure located at the bottom of our website: <https://catalystwealthmanagement.com/>.

Other questions to ask us:

- *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 is an example to help you understand what this means: Your Wealth Advisor, in their capacities as registered representatives of Kalos, will retain a portion of mutual fund sales loads; distribution fees; surrender charges; and variable annuity commissions received on products purchased through Kalos. Such payments create a conflict of interest by giving the representative an incentive to recommend one investment company, product or share class over another. In addition, we receive compensation from unaffiliated investment advisers for referring clients and our compensation differs depending on the individual agreement with each unaffiliated investment adviser. Generally, wrap programs are relatively less expensive for actively traded accounts. However, they often result in higher overall costs to the client in accounts that experience little trading activity.

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Other questions to ask us:

- *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 generally compensated by the amount of client assets they service or time and complexity required to meet a client's needs. We have a financial incentive to offer or recommend you to invest in certain investments because third parties compensate us when we recommend or sell the investments.

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

Yes. You can visit www.investor.gov/CRS for a free and simple search tool that you can use to research your financial professionals.

Other questions to ask us:

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

For additional information on our investment advisory services, visit our website at <https://catalystwealthmanagement.com/>. You can find our relationship summary on our website or you can request a copy by calling 678.679.6950.

Other questions to ask us:

- *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?*

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