

Customer Relationship Summary

Helping you make an informed decision



FORM CRS

Asteria Wealth, LLC is registered with the Securities and Exchange Commission as an investment adviser. The SEC offers free and simple tools to research firms and Financial Professionals at [Investor.gov/CRS](https://investor.gov/CRS). These tools can provide you with educational materials about investment advisers and investing. To learn more about Asteria Wealth, LLC, you may also go to FINRA's broker check at: <https://brokercheck.finra.org/>
All recommendations regarding your advisory account will be made in an advisory capacity.

This relationship summary provides information that helps you make an informed decision about whether to invest with us and will answer the following questions:

- What investment services and advice can you provide me?
- What fees will I pay?
- What are your legal obligations to me when providing recommendations as my broker-dealer, or when acting as my investment adviser? How else does the firm make money and what conflicts of interest do you have?
- How do your financial professionals make money?
- Do you or your financial professionals have legal or disciplinary history?
- Where can I find additional information?

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?

Item 1. Relationships and Services

Services Provided:

Asteria Wealth offers investment advisory services to retail investors giving continuous advice based on the client's individual needs.

Asset Management. Our asset management services generally involve providing you with ongoing supervision over your investment accounts and managing your portfolio based on your individual client profile.

Third-Party Money Managers. We also make available certain third-party money managers who monitor and execute transactions within your account. We monitor the performance of third-party managers selected to manage all or a portion of your account

The services provided in our advisory programs are detailed in our advisory brochures.

Ways to work with us:

Your Financial Advisor can help you with investment advisory services. Investment advisory services may include investment strategies, recommendations, and guidance specific to your needs and goals. You will also have full access to our full suite of products and services and in person full-service access, by phone, and by email.

Monitoring:

Client accounts are monitored by your investment adviser representative, a third-party money manager, and/or Asteria Wealth.

Investment Authority:

In discretionary managed account programs, we, or a third party make the investment recommendations for you based on your investment objectives and risk tolerance. This authority to manage the account on your behalf lasts as long as you are enrolled in the program.

Account Minimums and Other Requirements:

The advisory relationship is subject to the terms of the advisory agreement that you sign and does not begin until the agreement is accepted by us.

The investment products we offer are subject to minimum investment requirements and may vary between the products.

You may obtain more detailed information about our investment advisory services in our:

Form ADV, Part 2 A disclosure brochure and Form ADV 2A Appendix 1 (Wrap Brochure) located at www.asteriawealth.com.

Conversation Starters

- 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?

Item 2. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

- As stated in your Client Agreement, you will be charged annual account fees and custodial fees that are based on the number and type of accounts you hold in your household.
- Our Investment Advisory Services: In most of our investment advisory relationships, you are charged an agreed-upon percentage of the assets held in your account, also known as an asset-based fee, each quarter. The standard fee varies by advisory program and covers the cost of our advice, custody of assets, manager fees (if applicable), and execution of most transactions. Because the fee is typically based on the value of your account, we have an incentive to encourage you to increase the assets in your account.
- Depending on the level of trading in your account, paying an asset-based fee could cost more or less than separately paying for each transaction.

You will pay fees whether you make or lose money on your investments. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees you are paying. You can find more detailed information about fees related to our services as an investment advisor in our Form ADV2 located at www.asteriawealth.com...

The asset-based fees associated with the wrap fee program under the Investment Advisory program 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.

You can find more detailed information about fees and costs related to our services as an investment advisory service in a variety of ways, including (but not necessarily limited to) the following:

- Form CRS (Relationship Summary)
- Form ADV
- Confirmations
- Monthly statements
- Account agreements
- Disclosures specific to types of accounts
- Disclosures specific to certain securities or products (e.g., risk, conflicts of interest, material limitations)
- Agreements for services including fees
- Oral disclosures by your Financial Professional

How do your financial professionals 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. Below are some of the conflicts that can exist:

Daniel Wildermuth is the CIO for both Asteria Wealth, LLC and Wildermuth Advisory, LLC, the advisor to The Wildermuth Fund. Asteria Wealth strategies are not part of The Wildermuth Fund but some of the advisors have recommended that their clients invest in the Fund. Although these conflicts exist, we attempt to mitigate their effect by notifying you that they exist and confirming that you are under no obligation or expectation to implement any plan recommended by or through us through your representative.

Third-Party Payments: Some third-party product providers may pay us additional compensation as an incentive to sell their products. This creates an incentive for us to recommend third-party product providers that pay us additional compensation over those that do not pay additional compensation or that pay smaller amounts of additional compensation. Some third-party product providers pay us additional compensation in the form of a marketing allowance for the sale of their products.

Revenue Sharing: Some potential managers or sponsors of products or other intermediaries may share with us the revenue they earn on products, known as revenue sharing. This creates an incentive for us to recommend products where we receive revenue sharing over products for which we do not receive revenue sharing or receive smaller revenue sharing payments.

The amount of compensation your financial advisor receives is dependent upon several factors: the amount of client assets they service; the time and complexity required to meet a client's needs; the products they sell and associated commissions; if any and revenue the firm earns from advisory services and recommendations. Typically, a financial advisor's payout schedule increases with revenue generation and asset levels.

Noncash compensation is provided to most financial advisors. They may attend educational meetings and recognition trips sponsored by external vendors, such as mutual fund companies, insurance carriers, or money managers. Financial advisors could also receive promotional items, meals, entertainment, and other noncash compensation from product providers.

The receipt of noncash compensation and other from product providers creates an incentive for financial advisors to recommend those providers' products over other products

In an investment advisory relationship, financial advisors receive a percentage of the ongoing fees you pay. As a result, they have an incentive to recommend that you invest more assets in an advisory program, and depending on your anticipated level of trading activity, can have an incentive to recommend advisory programs instead of brokerage services when you engage in a limited number of transactions.

Our financial professionals also have moral, ethical, regulatory, and legal obligations that work to counterbalance conflicts. These obligations are considered as they adjudicate any conflicts that arise. Asteria Wealth has established extensive policies and a Code of Conduct that creates robust controls to conform to our required regulatory requirements. We do all this in service of you, our client, and in honor of the deeply personal relationship you hold with your financial professional.

Financial professionals work every day to serve their clients to the best of their ability, placing the client's best interest above their own. Their moral and ethical duties are to apply their vast experience and knowledge to your personal situation and construct a portfolio that takes your unique needs and outlook into account to the extent possible. The fees we earn are inextricably linked to the value you extract from the personal relationship you hold with your financial professional.

Conversation Starters

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Who is my primary contact person?
- Who can I talk to if I have concerns about how this person is treating me?

Item 3. Disciplinary History

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

Disciplinary information in your Form ADV (Item 11 of Part 1A or Item 9 of Part 2A).

Visit www.investor.gov/CRS for a free and simple search tool that you can use to research us, our financial advisors, and financial professionals.

Item 4. Additional Information

How to find additional information:

Additional information about Asteria Wealth, LLC is available on the SEC's website at www.adviserinfo.sec.gov, The searchable CRD number for Asteria Wealth, LLC is: 285106. To request a copy of Form CRS, have any questions or need additional information, contact your Financial Advisor directly or call us at 770-407-5339 or go to our website at www.asteriawealth.com for our Form CRS (Customer Relationship Summary), Form ADV.

Asteria Wealth, LLC

Address: 818 A1A Highway N, Ste 301, Ponte Vedra Beach, FL 32082

Phone: 770-407-5338