
Client Relationship Summary

March 26, 2025

Verity and Verity, LLC d/b/a Verity Investment Partners is an investment advisory firm registered with the Securities and Exchange Commission. We offer discretionary investment advisory services rather than brokerage accounts and services. Each section that follows will have some questions you may want to ask us. You will find free and simple tools available to research firms and financial professionals and access educational investment information at Investor.gov/CRS.

What Investment Services and Advice Can You Provide to Me?

Description of Services:

Portfolio Management

Our investment advice is tailored to meet your needs and investment objectives. If you retain our firm for portfolio management services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information (the "suitability information") at the beginning of our advisory relationship. We will use the suitability information we gather to develop a strategy that enables our firm to give ongoing and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor your portfolio's performance on an ongoing basis and will rebalance the portfolio as required by changes in market conditions and in your financial circumstances. We request that you grant our firm discretionary authority to manage your account. Discretionary authorization will allow our firm to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Our minimum account size is generally \$1 Million but we have made exceptions.

Financial Planning

We offer financial planning services but do not charge separately for this service. Our financial planning services may be general in nature or focused on particular areas of interest or request, depending your unique circumstances and goals. Financial planning advice is offered in the areas of goal setting, cash flow and debt management, retirement planning, investment planning, college education funding, tax planning and estate planning as applicable. We offer such services as requested by you and you are responsible for implementing, accepting or rejecting any plans we may present. We do not serve as an attorney, accountant, insurance agent and no portion of our services should be construed as such.

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A Brochure Items 4, 7, and 13

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 for me?
- What is your relevant experience, including your licenses, education and other qualifications?
- What do these qualifications mean?

What Fees Will I Pay?

Our Firm charges fees for investment advisory services that are based upon a percentage of assets under management. Please see the Firm's Brochure for the specific fee schedules that may apply to your financial situation. Our minimum account size is generally \$1 Million but we reserve the right to waive this requirement. Our Firm bills on a quarterly basis in arrears. While not an exhaustive list, Item 5 in Verity's brochure contains an illustrative example of the types of fees you may incur as a result of our Firm managing your account.

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. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected.

Questions to ask your financial professional:

- Help me understand how these fees and costs might affect my investments.
- If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?

When we act as your investment advisor, we will act in your best interest and not put our interest ahead of yours (This means we are acting as a fiduciary). 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 to you. Here are some examples to help you understand what this means:

We will encourage you to move all your accounts to our management. While this may appear as a conflict because we can collect more fees based on assets under management, we feel it allows us to serve you best.

We may encourage you to rollover a 401k plan to our management. We will only do this as a fiduciary if it is in your best interest.

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated based on the accounts they service and the complexity of that service. Many have a component based on the value of the assets under their management.

Questions to ask your financial professional:

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

Do you or your financial professionals have a legal or disciplinary history? For what type of conduct?

No. Our financial professionals do not have legal or regulatory disciplinary actions. Please visit www.investor.gov for a free search tool to research us and our financial professionals.

To access more detailed versions of the above information, please visit:

<https://adviserinfo.sec.gov/firm/summary/119630>
[SEC-Verity Investment Partners](#)

Questions to ask your financial professional:

- Who is my primary contact person?
- Is he or she an investment advisor or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

To receive the most recent version of this Client Relationship Summary, please contact Tanya Olvera - phone: 859-600-1434 or email: Tolvera@kbc.team

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Live Joyfully.



Main Office:
2015 Boundary Street
2nd Floor
Beaufort, SC 29902