



Client Relationship Summary

June 19, 2020

Verity and Verity, LLC d/b/a Verity Investment Advisors 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](https://www.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:

- 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 fees are based on the amount of assets we manage for you. Our minimum account size is generally \$1 Million but we have made exceptions. We bill on a quarterly basis in arrears.

Our annual fee schedule is as follows:

1% on the first \$2Million
.75% on the next \$3 Million
.50% on amounts above \$5 Million

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.

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.

Question:

- Could you help me understand how these fees and costs might affect my investments?

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.

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.

Question:

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

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

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

Questions:

- 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 Paula Verity - phone: 843-379-6661 or email: paula@verityvip.com