

Clay Northam Wealth Management, LLC (“we,” “our,” or “us”) is registered with the Securities and Exchange Commission 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](https://www.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 investment advisory services to retail investors such as you through the management of your separate account. Except in rare circumstances, we manage accounts through the Clay Northam Wealth Management, LLC Wrap Fee Program (the “Program”). As part of our standard services, we monitor each account on an ongoing basis. Clients receive account statements from the custodian at least quarterly. We generally provide a verbal report to Program clients at least annually and will provide written performance reports upon a client’s request. Our authority to manage a retail investor’s account is discretionary, which means that you authorize us to select the identity and amount of securities to be bought or sold, subject to your chosen strategy and stated investment objectives. For most retail investors, We primarily utilize mutual funds, exchange traded funds (“ETFs”), and individual equity and fixed income securities when making investment selections in client accounts. Our minimum account size is \$250,000. Limitations on investments typically include limitations by plan sponsors and any client-imposed limitations. Additionally, we limit mutual fund selections to no-load and waived load funds. Clients can also access the investment management services of unaffiliated third party money managers through a sub-advisory program. We also offer financial planning services, typically at no additional cost, which focus primarily on retirement planning, retirement plan allocations and investments.

Additional Information: *Please also see Part 2A Appendix1 of Form ADV - Items 4, 5, and 9.*

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?

We charge an annual fee not to exceed 1.5% based on the total assets in your account, which is payable quarterly in advance. A wrap fee program allows clients to pay for investment advisory services and the execution of transactions in a single bundled fee based on total portfolio assets under management. Asset-based fees associated with the wrap fee 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. Accounts managed outside of the Program do not include (and you will pay separately) any applicable charges imposed by custodians, brokers and other third parties such as brokerage commissions, transaction fees, custodial fees, wire transfer and electronic fund fees, and other fees and taxes on your account and on the securities transactions in your account. Money market funds, mutual funds, and ETFs also charge their own internal management fees. Our financial planning services are generally included in our Program fees; however, when provided separately, they are billed for at an hourly rate of \$395. The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Additional Information: 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. *Please also see Part 2A Appendix1 of Form ADV - Item 4.*

Conversation Starter - 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. Schwab Advisor Services (“Schwab”) makes an economic benefit available to us in the form of the support products and services they generally make available to independent advisers whose clients maintain their accounts at Schwab. These products and services, and the conflicts of interest they create if/when we utilize them, are described further in Item 9 of our Part 2A Appendix1 brochure. We do not base particular investment advice, such as buying particular securities for our clients, on the availability of Schwab’s products and services to us.

Additional Information: *Please also see Part 2A Appendix1 of Form ADV - Items 4 & 9.*

Conversation Starter - 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?

Each of our financial professionals has an ownership interest in the firm and participates in company profits. Our financial professionals also earn compensation from outside business activities such as insurance sales. For more information regarding these activities, please refer to Item 9 of Part 2A Appendix 1 of Form ADV and your financial professional’s Form ADV, Part 2B Supplement.

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

No, we do not. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter - Ask your financial professional:

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

You can find additional information about us and our advisory services at www.claynortham.com and <https://adviserinfo.sec.gov/>. If you would like up-to-date information and/or a copy of this relationship summary, please call Brian Clay at 310-662-4700 or Darren Northam at 562-799-5547.

Conversation Starter - 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?**