



Titus Wealth Management Relationship Summary – July 7, 2020

Titus Wealth Management (“The/Our Firm”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Clients and prospective clients should be aware that services and fees differ between investment advisers and broker-dealers and it is important for retail investors to understand the differences. Free and simple tools are available to you to research our firm, other firms and financial professionals at www.investor.gov/CRS where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our Firm has Investment Adviser Representatives (“IARs”) doing business in several locations. They are also registered representatives affiliated with LPL Financial (“LPL”), an independent broker-dealer/custodian. Some of the IARs work under a separate “doing business as” (“DBA”) name (Green Wealth Management) under our firm. Investment advisory services provided through our firm include, financial planning, retirement plan consultation, investment management and sub-advisory services on a discretionary basis. Other activities, such as insurance sales may be provided as an outside business activity by our IARs with the approval of the firm and LPL.

Our IARs have access to a comprehensive, open-architecture, fee-based investment platform called Strategic Wealth Management (“SWM”) from LPL. In addition, we have various investment management and asset allocation programs, including: LPL’s Managed Account and Asset Allocation Programs (comprising of Model Wealth Portfolios, Optimum Market Portfolios, Manager Access Select, Manager Access Network) and third-party investment advisors.

Ask your financial professional the following questions:

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?

Our IARs provide advice and recommendations on various securities including equities, options, mutual funds, ETFs, U.S. government securities, municipal securities, structured products and debt instruments. There are minimum account size requirements for some investment management platforms. Your account assets will be managed in a manner consistent with your stated investment objectives and risk tolerances, and account reviews will be conducted at least annually by your IAR. *For further information about DBAs, our services, and advice provided please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. For a copy please ask your Financial Advisor or go to www.investor.gov/CRS.*

Ask one of our financial professionals the following questions:

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 fees will I pay?

Investment advisory fees are based upon the market value of a client’s account assets as of the close of business on the last day of the previous calendar quarter and are due, payable, and deducted from your account by the custodian (or if client wants to pay directly through another source) and billed in advance or arrears. Annual fee amounts vary based on the services provided and asset allocation platform used and generally range from .25% to 2.00%. Our IARs have the ability to negotiate fees, in their sole discretion with the client, so long as such fees fall within ranges approved by the firm. On the SWM platform, we offer two account types with different forms of pricing/fee options: SWM wherein clients pay separate transaction charges at the time of each account transaction as well as an advisory fee and SWM II whereby clients pay a single periodic fee for advisory services, that include the transaction charges, based on the value of assets in a client’s account. For fees based on a percentage of the value of your account, there is an incentive to encourage you to invest more money with us. Financial Planning services are charged through a fixed fee, hourly, or if you elect to pay a

management fee not to exceed 1.5%. Hourly fees range from \$150 - \$300 per hour. Fixed fees typically range from \$100 to \$15,000 depending on complexity of the project. Retirement Plan Consulting services charge a fixed percentage of assets under management, and the fee range is from .35% to 1%. NOTE: 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.

Also, you will pay additional fees to third parties in connection with your investment management account that can include, among others: custodial fees, mutual fund 12b-1 fees, certain deferred sales charges on previously purchased mutual funds, other transaction related fees, IRA and Qualified Retirement Plan fees, termination and outgoing transfer fees, other taxes and platform charges, transaction costs, commissions and transfer taxes. Additional details about our fees and other costs associated with investing, and applicable conflicts can be found below and in Items 5, 10 and 14 of our Form ADV Part 2A. For a copy please visit go to www.adviserinfo.sec.gov.

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 a fiduciary duty 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:

IARs of TWM recommend LPL/Schwab to serve as custodian to our clients. Under this arrangement, TWM receives certain products and services at no cost that benefit TWM but do not benefit our clients. Some of these products and services assist us in managing and administering our clients' accounts while others help us develop our business. The receipt of such creates a conflict of interest as it gives us an incentive to have clients' custody their assets at LPL/Schwab. *Additional details about our conflicts of interest can be found in Items 4, 5, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy please ask your financial professional or go to www.adviserinfo.sec.gov.*

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 IAR is paid a portion of the advisory fees charged to the IAR's client accounts. Certain IARs act as investment portfolio managers while others act as solicitors for third party investment advisory firms. All IARs of the firm are registered representatives of LPL. Your IAR may offer you brokerage services through LPL or investment advisory services through our firm. Brokerage and investment advisory services are different, and the fees LPL and our firm charge for those services are different. It is important that you understand the differences. In particular, your IAR may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services. You are encouraged to learn more about LPL at <https://www.lpl.com/disclosures.html>. Additional information about compensation arrangements and related conflicts of interest are found in our Form ADV Part 2A and Part 2B. *For a copy, please ask your Financial professional or go to www.adviserinfo.sec.gov.*

Ask your financial professional:
As a financial professional, do you have any disciplinary history? For what type of conduct?

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

Yes. Please see www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

Please visit www.tituswealth.com for more information about the firm. You may also email Rosemary@Tituswealth.com or write to us at 700 Larkspur Landing Circle, Suite 109, Larkspur CA 94939, ATTN: CCO

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?