

# Motus Wealth

## **ADV PART 2A: BROCHURE**

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**April 12, 2023**

This brochure provides information about the qualifications and business practices of Motus Wealth. If you have any questions about the contents of this brochure, please contact Terry Montano, Chief Compliance Officer at 404-595-7692 and/or [compliance@motuswealth.com](mailto:compliance@motuswealth.com).

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about **Motus Wealth** also is available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).

## **Item 2     Material Changes**

As a state registered investment advisor, our firm is required to comply with the new reporting and filing requirements. Our Firm Brochure, dated 12/31/2022, is our new disclosure document prepared according to those requirements and rules.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year.

### **Material Changes**

Motus Wealth has applied for registration in the state of California.

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**Attachments**

Form ADV Part 2B Supplement (Terry Montano and Contey Smith)

#### **Item 4 – Advisory Business**

Motus Wealth Management, LLC ("Motus Wealth") was founded in December 2021.

##### *Principal Owners*

Terry Montano and Contey Smith are both 50% owners in Motus Wealth.

Motus Wealth provides personalized financial planning and portfolio management services to individuals and high-net worth households, their related entities, trusts, estates, and family businesses.

##### *Financial Planning Services*

Motus Wealth provides recommendations to our clients based on their complete financial picture. Such advice includes, but is not limited to, cash flow planning, retirement income planning, wealth transfer and estate planning, insurance planning, income tax planning, and other services agreed upon by Motus Wealth and the client. These services may be referred to as financial planning or some similar term.

Motus Wealth provides our clients with a broad range of comprehensive financial planning services. During our initial data-gathering process, Motus Wealth will prepare financial plans consistent with our client's financial and tax status and investment objectives.

How we tailor our services: The service begins with our team gathering financial data, identifying problems, assessing risk tolerance, and defining financial objectives. Upon making a thorough review of our client financial picture, our team will setup an onboarding discussion to provide recommendations for an appropriate course of action. Based on those recommendations, our clients may request a comprehensive financial plan to include any or all the following (without limitation):

- Financial Plan Maintenance
- Trust & Estate Planning
- Retirement Planning
- Cash Flow Analysis
- Consolidated Reporting
- Wealth Transfer
- Charitable Giving
- Tax Planning
- Business Planning

Please note: It is our client's responsibility to promptly notify us if there is ever any change in their financial situation or investment objectives that are a key determinant that we use in providing recommendations and/or services on your behalf. While performing its services, the Motus Wealth is not required to verify the accuracy of information it receives from the client or from the client's other professionals (e.g., attorney, accountant, etc.) in performing financial planning services based on the terms of the agreement.

### *Addressing Conflicts of Interest*

Clients are advised that a conflict of interest may exist if Motus Wealth recommends its own services or the services of other professionals based on our compensation arrangements. At all times, we will seek to operate in the best interests of our clients when making recommendations for services.

**Financial Planning Disclosure:** We are required to disclose if a conflict exists between the interests of the investment advisor and the interests of the client. If so, our clients are under no obligation to act upon any of the recommendations made by Motus Wealth under a financial planning or consulting engagement or to engage the services of any such recommended professional, including Motus Wealth itself.

In addition, the client is under no obligation to affect the transaction through the investment advisor. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any of Motus Wealth's recommendations.

### *Portfolio Management Services*

Motus Wealth's portfolio management services involve a comprehensive review of each client's portfolios with respect to stated investment objectives, managed or held-away assets, and its overall goals of the client. Motus Wealth provides specific investment advice solely based on investment objectives and instructions received from the client.

Motus Wealth provides discretionary advice to clients regarding the investment of client funds based on the unique needs of the client. Discretionary services refer to Motus Wealth's having a limited power of attorney to direct, manage, and change the investment and reinvestment of all assets in the Account, and to take other action with respect to the accounts, without prior permission from the client.

We, in addition to our financial planning services (as described above), develop a tailored investment policy statement to manage our clients' portfolio objectives.

**How we tailor our services:** Initially, during our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background.

**Tax Considerations:** Our portfolio management services will factor in any short-term adverse tax consequences when making decisions on behalf of our client's accounts.

We will evaluate investment securities including:

- Exchange-listed securities (ETF)
- Mutual fund shares
- Stocks and bonds

On occasions, we may include other asset types in our overall recommendations.

Because some types of investments involve certain additional degrees of risk, they will only be retained when consistent with the client's stated investment objectives, tolerance for risk, liquidity, and suitability.

Please review our service descriptions above for a more in-depth overview of how we tailor our services to the needs of our clients based on their financial landscape and goals.

Clients are able to specify, within reason, any restrictions they would like to place as it pertains to individual securities and/or sectors that will be traded in their account. All such requests must be provided to Motus Wealth in writing. Motus Wealth will notify Clients if they are unable to accommodate any requests.

Motus Wealth does not participate in any wrap fee accounts.

As of December 31, 2022, the firm has \$3,793,708 in Discretionary and \$0 in Non-Discretionary Assets Under Management.

## **Item 5 – Fees and Compensation**

### **Portfolio Management Fees**

| % of Assets                | Annual Fee |
|----------------------------|------------|
| First \$2,000,000          | 1.00%      |
| Next \$2,000,000           | 0.75%      |
| \$4,000,000 - \$10,000,000 | 0.50%      |
| Above \$10,000,000         | 0.25%      |

Motus Wealth bases its fees on a percentage of the total assets they manage for each client (see chart above). This is known as an asset under management or AUM fee.

Motus Wealth generally accepts new clients with a minimum investment portfolio of \$1,000,000 (including 401(k) and other retirement accounts). Motus Wealth may accept clients who do not meet this minimum. We will not charge fees based on any unmanaged assets, including those funds held in cash accounts.

Clients who have investment portfolio values of less than \$1,000,000 will also be charged a supplemental fee of \$250/month, billed quarterly, until their portfolio exceeds \$1,000,000.

This supplemental fee reflects the comprehensive nature of our financial planning & investment management services and the time required to develop, implement, and monitor each client's financial plan. Clients may terminate their relationship with Motus Wealth with written notice at any time without penalty.

Please Note: Total fees charged by our firm will not exceed 3% of assets under management.

### ***Portfolio Management Billing Cycle***

Advisory fees may be withdrawn directly from the client's account(s) with the client's written authorization. Fees are paid quarterly in arrears and are based on the ending portfolio value of the last day of the quarter.

Management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter.

#### *Financial Planning Fees*

##### *Fixed Fees*

Motus Wealth provides a financial plan ranging from \$3,500 and up based on the level of complexity of each client.

For example, a \$3,500 financial plan will include a: 1-2-hour initial consultation with the client to discuss its financial data, identifying problems, assessing risk tolerance and defining financial objectives.

Each plan will include recommendations for some or all of the following: (1) Trust & Estate Planning (2) Retirement Planning, (3) Cash Flow Analysis, (4) Consolidated Reporting, (5) Wealth Transfer, (6) Charitable Giving, and (7) Tax Planning.

##### *Hourly Fees*

Motus Wealth offers hourly based financial planning services at a rate of \$250-\$400 based on the size and complexity of the clients' needs. Hourly services may include advice on any or all of the following: (1) Trust & Estate Planning (2) Retirement Planning, (3) Cash Flow Analysis, (4) Consolidated Reporting, (5) Wealth Transfer, (6) Charitable Giving, and (7) Tax Planning.

##### *Other Fees*

Motus Wealth does not receive additional compensation from any third-party custodial providers nor any other entities in relation to servicing our client account portfolios. Lower fees for comparable services may be available from other sources.

Clients are responsible for the payment of all third-party fees that may include: Mutual Fund, Exchange Traded Fund (ETF), custodial transaction fees. All fund fees are provided to our clients in its mutual fund/ETF prospectus provided.

#### *Termination of Portfolio Management services*

Client may terminate the Agreement upon notice to the Advisor at any time within five (5) days from the date hereof. Thereafter, either Client or Advisor may terminate the Agreement by giving thirty (30) days prior written notice of termination to the other.

#### *Refund Policy for Unused Investment Advisory Services*

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly

refunded, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

#### *Termination of Financial Planning Services*

Client may terminate the Agreement upon notice to the Advisor at any time within five (5) days from the date hereof. Thereafter, either Client or Advisor may terminate the Agreement by giving thirty (30) days prior written notice of termination to the other.

Upon termination, any fees owed to the Advisor shall be paid by the Client on a prorated basis as of the effective date of termination.

#### *Refund Policy for Unused Financial Planning Services*

If an advance payment was made directly to Motus Wealth, our firm will refund any unearned portion of the advance payment.

#### *Compensation for Sale of Securities*

Motus Wealth does not accept compensation nor any form of commission for the sale of securities or other investment products, including asset-based sales charges or service fees.

We have no conflicts of interest to disclose at this time. Our clients have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with us.

Motus Wealth does not charge any advisory fees that include any commissions or mark-ups.

### **Item 6 – Performance-Based Fees**

Motus Wealth does not charge performance fees nor engages in side-by-side management practices.

### **Item 7 – Types of Clients**

Motus Wealth provides services to individuals and high-net worth households, their related entities, trusts, estates, and family businesses.

Motus Wealth generally accepts new clients with a minimum investment portfolio of \$1,000,000 (including 401(k) and other retirement accounts).

Motus Wealth may accept clients who do not meet this minimum.

### **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

#### Methods of Analysis



Our investment philosophy is rooted in the Modern Portfolio Theory, which seeks diversification in equity-based positions through the application of strategic asset allocation. This strategy seeks to maximize projected return for a portfolio while holding constant its overall exposure to risk.

Motus Wealth's portfolio managers take a disciplined approach to constructing portfolios and optimizing them over time predicated on the well-established concept that asset allocation is the primary driver of long-term returns.

Investment decisions are based on a combination of historical data, academic research, and analysis of current economic indicators.

Motus Wealth invests in the following asset classes: passively managed index funds, exchange traded funds (ETFs), and bonds.

Motus Wealth evaluates investment portfolios for asset location decisions to maximize after-tax investment returns for each client. Portfolios are regularly rebalanced based on investment opportunities, relative performance, and valuation.

Motus Wealth manages all clients' investment accounts, including all employer-based retirement accounts, as one overall portfolio to allow for the purposes of attaining the greatest investment growth and tax efficiency.

### *Investment Strategies*

Motus Wealth uses a long-term trading strategy while utilizing both strategic and tactical asset allocation strategies in the servicing of its client's portfolios. Generally, all of our trading strategies emphasize the importance of investing for a long-term time horizon. We review a client's risk tolerance, investment objectives, time horizon, and income requirements to select and implement their strategy. The strategy is then continually monitored and tactically adjusted for risk through analysis of macroeconomic trends and fundamental analyses.

### *Strategic v. Tactical Asset Allocation*

Strategic asset allocation is a portfolio strategy involving the analysis of asset classes to identify the optimal long-term target weight for an investor based on factors such as the investor's risk tolerance, time horizon, and investment objectives.

Tactical asset allocation adjusts the strategic asset allocation strategy in the short-term to capitalize on the market given current economic conditions.

### *Risk of Loss*

All investment programs have certain risks that are borne by the investor. Past performance is not indicative of future returns. Investing in securities involves risk of loss that you should be prepared to bear. The risks can range from failing to keep pace with inflation to losing some or all of the money you invest.

### *Material risks for Exchange Traded and Index Fund*

- **Interest-rate Risk:** Changes in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Motus Wealth does not recommend any other types of securities that involve a level of risk outside of the risk described in relation to US-based equities and/or international equity markets

## **Item 9 – Disciplinary History**

Motus Wealth has no activities to report in the following:

- Disciplinary actions or complaints to disclose or report.

- Criminal proceedings  
Violation of investment-related statutes
- Criminal/civil infractions in the last 10 years.
- Administrative/investment-related infractions to disclose.

## **Item 10 – Other Financial Industry Activities and Affiliations**

### *Applications for registration as a broker-dealer/registered representative*

We, nor our management persons, do not have any application pending to register, as a broker-dealer or a registered representative.

### *Applications for futures/commodity/Other merchants*

We, nor our management persons, do not have any application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associate person of foregoing entities.

### *Relationships/Affiliations*

Terry Montano & Contey Smith are contracted out as a financial planners for Blend Financial, Inc. dba Origin Financial. There is no relationship that exists between Motus Wealth and Origin Financial. This arrangement may present a material conflict of interest because Terry Montano & Contey Smith might be incentivized to refer Origin's clients to Motus Wealth's services. Though this is highly unlikely, Motus Wealth will address this conflict of interest by conducting proper due diligence on any prospective clients, and will only accept clients if Motus Wealth's services are truly suitable to the client's needs.

### *Third Party Manager Services*

We, nor our management persons, do not recommend or select other investment advisors in servicing our clients' accounts.

## **Item 11 – Code of ethics, Participation or interest in client transactions and personal Trading**

**Code of Ethics:** We will provide a copy of our Code of Ethics to any client or prospective client upon request.

**Ethical Standards:** Our code of ethics is designed to ensure that our firm meets high ethical standards.

- The Code is designed to address and factor in activities which may lead to or give the appearance of: (1) conflicts of interest, (2) insider information, and/or (3) other forms of unethical business conduct.
- The code is designed to preserve the name and reputation of Motus Wealth and its employees.

- This Code establishes rules of conduct to oversee the personal securities trading activities in the accounts of employees (if any), immediate family/household accounts and accounts in which an employee has a beneficial interest.

**Fiduciary Duty:** Our code establishes that we have a fiduciary duty to our clients to conduct affairs, including their personal securities transactions, in a manner to avoid:

1. Serving their own personal interests ahead of clients,
2. Taking inappropriate actions, such as abusing their position with Motus Wealth, and
3. Actual conflicts of interest that would jeopardize their position of trust and responsibility.

**Material financial interest:** We do not recommend nor act as a principal, have material interest and/or sell securities to clients.

**Invest in securities we recommend to you:** We may also invest in the same securities that we recommend to you. We do not foresee any conflicts of interest to this arrangement at this time.

**Buy or sell securities about the same time as you:** We may also buy/sell securities at or around the same time as our clients. We do not foresee any conflicts of interest to this arrangement at this time.

## **Item 12 – Brokerage Practices**

### Software and Support Provided by Custodians

Motus Wealth may receive from Schwab, without cost to Motus Wealth, computer software and related systems support, which allow Motus Wealth to better monitor client accounts maintained at the respective firm. Motus Wealth may receive the software and related support without cost because Motus Wealth renders investment management services to clients that maintain assets at Schwab.

The software and related systems support may benefit Motus Wealth, but not its clients directly. In fulfilling its duties to its clients, Motus Wealth endeavors at all times to put the interests of its clients first.

Clients should be aware, however, that Motus Wealth's receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits may influence Motus Wealth's choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services.

### *Schwab Institutional*

Motus Wealth may receive the following benefits from Schwab through its Schwab Institutional division: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services the Schwab

Institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.

#### *Institutional Trading and Custody Services*

The custodian provides Motus Wealth with access to their institutional trading and custody services, which are typically not available to the custodian's retail investors. These services are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a certain minimum amount of the advisor's clients' assets are maintained in accounts at a particular custodian. The custodian's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

#### *Independent Third Parties*

The custodian may make available, arrange, and/or pay third-party vendors for the types of services rendered to Motus Wealth. The custodian may discount or waive fees it would otherwise charge for some of these services or all or a part of the fees of a third party providing these services to Motus Wealth.

Clients should be aware, however, that Motus Wealth's receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits may influence Motus Wealth's choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services.

While using Schwab institutional services, we may receive a benefit because we do not have to produce or pay for the research, products or services. Schwab services are available to all our clients.

In the selection of Schwab institutional services, we may have an incentive to select or recommend a broker-dealer based on your interest in receiving the research or other products or services, rather than on your clients' interest in receiving most favorable execution.

#### *Best Execution*

Motus Wealth, pursuant to the terms of its investment advisory agreement with clients, has discretionary authority to determine which securities are to be bought and sold, and the amount of such securities. Motus Wealth recognizes that the analysis of execution quality involves a number of factors, both qualitative and quantitative.

Motus Wealth will follow a process in an attempt to ensure that it is seeking to obtain the most favorable execution under the prevailing circumstances when placing client orders. Consistent with its fiduciary responsibilities, Motus Wealth seeks to ensure that clients receive best execution with respect to clients' transactions by blocking client trades to reduce commissions and transaction costs. To the best of Motus Wealth's knowledge, these custodians provide high-quality execution, and Motus Wealth's clients do not pay higher transaction costs in return for such execution.

Commission rates and securities transaction fees charged to affect such transactions are established by the client's independent custodian and/or broker-dealer. Based upon its own knowledge of the securities industry, Motus Wealth believes that such commission rates are competitive within the securities industry. Lower commissions or better execution may be able to be achieved elsewhere.

As mentioned above, Motus Wealth may receive the following benefits from Schwab through its Schwab Institutional division: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services the Schwab Institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate a proportionate number of shares to client accounts. All clients, who receive brokerage services through Schwab Institutional, receive a proportionate access to all benefits.

Motus wealth acquired no products or services in the last fiscal year as it is a new firm.

#### *Brokerage for client referrals*

Motus Wealth does not engage in the practice of nor does it have any incentive to select or recommend a broker-dealer based on our interest in receiving client referrals referral of advisory services.

#### *Firm Directed Brokerage*

Generally, we allow the clients to direct brokerage (as described in the subsequent paragraph below). On occasion, we may direct brokerage on behalf of our clients. Directing the brokerage may cost clients more money and as a result, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. When possible, we will seek to aggregate orders to reduce transaction costs.

#### *Client Directed Brokerage*

The client may direct Motus Wealth in writing to use a particular custodian or broker-dealer to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that custodian, and Motus Wealth will not seek better execution services or prices from other broker-dealers or be able to aggregate or "block" client transactions for execution through other broker-dealers with orders for other accounts managed by Motus Wealth.

As a result, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to its duty of best execution, Motus Wealth may decline a client's request to direct brokerage if, in Motus Wealth's sole discretion, such directed brokerage arrangements would result in additional operational difficulties.

#### *Client Account Aggregation*

Since Motus Wealth may be managing accounts with similar investment objectives, Motus Wealth may aggregate orders for securities for such accounts. In such event, allocation of the securities so purchased or sold, as well as expenses incurred in the transaction, is made by Motus Wealth in the manner it considers to be the most equitable and consistent with its fiduciary obligations to such accounts. Motus Wealth's allocation procedures seek to allocate investment opportunities among clients in the fairest possible way, taking into account the clients' best interests. Motus Wealth will follow procedures to ensure that allocations do not involve a practice of favoring or discriminating against any client or group of clients. Account performance is never a factor in trade allocations. Motus Wealth's advice to certain clients and entities and the action of Motus Wealth for those and other clients are frequently premised not only on the merits of a particular investment, but also on the suitability of that investment for the particular client in light of his or her applicable investment objective, guidelines and circumstances. Thus, any action of Motus Wealth with respect to a particular investment may, for a particular client, differ or be opposed to the recommendation, advice, or actions of Motus Wealth to or on behalf of other clients.

#### *Trade Aggregation*

Client transactions are effected independently unless Motus Wealth decides to purchase or sell the same securities for several clients at approximately the same time. Motus Wealth may (but is not obligated to) block such orders to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among Motus Wealth's client's differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will generally be averaged as to price and allocated among Motus Wealth's clients pro rata to the purchase and sale orders placed for each client on any given day. To the extent that Motus Wealth determines to aggregate client orders for the purchase or sale of securities, including securities in which Motus Wealth's Supervised Persons may invest, Motus Wealth generally does so in accordance with applicable rules promulgated under the Advisors Act and no-action guidance provided by the staff of the SEC. Motus Wealth does not receive any additional compensation or remuneration as a result of the aggregation. In the event that Motus Wealth determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account's assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a de minimis allocation in one or more accounts, Motus Wealth may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or

(vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

### **Item 13 – Review of Accounts**

#### *Frequency Reviews*

The frequency of reviews is determined based on the client's investment objectives, but advisor reviews are generally conducted no less frequently than quarterly. More frequent reviews may also be triggered by a change in the client's investment objectives, tax considerations, large deposits or withdrawals, large purchases or sales, loss of confidence in the underlying investment, changes in macro-economic climate or other variables. The client will receive written statements no less than quarterly from the custodian. In addition, the client may receive other supporting reports from mutual funds, asset managers, trust companies or custodians, insurance companies, broker-dealers and others who are involved with client accounts. All accounts are reviewed by Contey Smith and Terry Montano, Motus Wealth's principal owners.

#### *Financial Planning Reviews*

Motus Wealth has the ability to prepare written quarterly reports reflecting current positions and valuations which may be provided to all clients for managed accounts. Third party custodians also provide monthly statements. Financial planning clients receive their financial plans and recommendations at the time service is completed.

Financial planning agreements are reviewed by Contey Smith and Terry Montano, Motus Wealth's principal owners prior to such agreements being executed. There are no postplan reviews unless engaged to do so by the client.

#### *Periodic Reviews*

Core portfolio holdings are monitored and reviewed regularly. Client accounts are reviewed no less than quarterly by the members of the Investment Management and Wealth Management teams. Motus Wealth recommends clients meet with their Wealth Manager at least annually in person or by telephone to review the investment policy statement to ensure that there has not been a change in the client's account circumstances, financial condition, risk profile, or investment objectives that would warrant a change in investment strategy. On at least a semi-annual basis, the CCO reviews each client's portfolio for adherence to the client's selected investment strategy. The clients' broker-dealer/custodian provides account statements directly to clients at least quarterly by electronic delivery or paper, depending on the agreed upon method of delivery with the client. These reports list the account positions, activity in the account over the covered period, and other related information, including any fees deducted from the account. Motus Wealth supplements the custodial statements with quarterly reports. Clients are encouraged to compare the account statements provided by the custodian to the reports provided by Motus Wealth.

#### *Review of Client Accounts on Non-Periodic Basis*



Motus Wealth may perform ad hoc reviews on an as-needed basis if there have been material changes in the client's investment objectives or risk tolerance, or a material change in how Motus Wealth formulates investment advice.

#### *Account Reviews*

For those clients to whom Motus Wealth provides investment management services, Motus Wealth monitors those portfolios as part of an ongoing process while regular account (or investment holding) reviews are conducted on at least a quarterly basis. For those clients to whom Motus Wealth provides financial planning and/or consulting services, reviews are conducted on an "as needed" basis. Such reviews are conducted by one of Motus Wealth's investment advisor representatives. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with Motus Wealth and to keep Motus Wealth informed of any changes thereto. Motus Wealth contacts ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

#### *Factors that trigger a Review*

Changes in the client's situation, such as a change in financial condition, risk profile, or investment objectives, as well as the incapacity or death of the client trigger immediate review. In addition, there are other triggers for review including significant market movements, new investment information, and changes in the regulatory and tax laws.

#### *Account Statements and Reports*

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer or custodian for the client accounts. Performance reports are prepared not less than quarterly and are provided to Clients as requested. Clients should compare the account statements they receive from their custodian with those they receive from Motus Wealth. Those clients to whom Motus Wealth provides financial planning and/or consulting services will receive reports from Motus Wealth summarizing its analysis and conclusions as requested by the client or otherwise agreed to in writing by Motus Wealth.

### **Item 14 – Client Referrals and Other Compensation**

Motus Wealth does not retain any solicitors nor any person whom provides economic benefit to you for providing investment advice or other advisory services to our clients.

Except as mentioned in Item 12 above, we do not compensate any person who is not your supervised person for client referrals.

Any **compensated persons** will be properly registered as solicitors and/or investment advisor representatives in required states jurisdictions.

## **Item 15 – Custody**

Motus Wealth does not take constructive custody of any client assets. Clients will receive account statements from Charles Schwab, an SEC/FINRA registered brokerage firm. Clients should compare the account statement they receive from **Charles Schwab** with the copies that they receive from us.

*Disclosure for Clients (safeguarding when direct debiting fees)*

In all instances, Motus Wealth will

- Send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based.
- Include the name of the custodian(s) on your fee invoice. The Advisor will send these to the client concurrent with the request for payment or payment of the Advisor's advisory fees.
- We urge the client to compare this information with the fees listed in the account statement.

## **Item 16 – Investment Discretion**

Motus Wealth manages accounts on a **Discretionary basis**.

**Discretionary Authority** - Advisor shall have limited power of attorney to direct, manage, and change the investment and reinvestment of all assets in the Account, and to take other action with respect to the accounts, without prior permission from client.

## **Item 17 – Voting Client Securities**

Motus Wealth does not have the authority to vote client securities.

Motus Wealth does not vote proxies for its client accounts.

Clients will receive their proxies or other correspondence directly from their custodian in the mail. Our clients will receive its proxies or other solicitations directly from their custodians or transfer agents.

Clients may contact Motus Wealth to discuss each proxy or solicitor arrangement.

## **Item 18 – Financial Information**

We do not require or solicit a pre-payment of fees more than \$500 per client for six months or more in advance of services rendered.

As an advisory firm, we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations.

Motus Wealth has no additional financial circumstances to report.

Motus Wealth has not been the subject of a bankruptcy petition at any time during the past ten years.

**Item 19 – Requirements for State-Registered Advisors**

- Contey Smith is a managing member and 50% owner
- Terry Montano is a managing member, CCO, and a 50% owner

More information on our management Person(s) "Education and Business Background" is listed on Item 3 of the attached ADV Part 2B Supplement.

More information on Management Person(s) "Other Business Activities" is listed on Item 4 of the attached ADV Part 2B Supplement.

No representatives of Motus Wealth are compensated for advisory services with performance-based fees.

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted.

We have no disciplinary actions or complaints to disclose or report.

Please refer to Item 10 "Financial Affiliations and Activities" for any information related to our other business activities. Currently, there are none at this time.

Motus Wealth does not have any relationships with any issuers of securities.

*Additional Disclosures*

Motus Wealth will maintain a written business continuity plan to address standard business disruptions ("SBDs") and emergency procedures.

# Motus Wealth

## **ADV PART 2B BROCHURE SUPPLEMENT**

**Contey Smith**

3355 Lenox Road NE, Suite 1000  
Atlanta, GA 30326

<https://www.motuswealth.com>

**April 12, 2023**

This brochure supplement provides information about Contey Smith/CRD#7124993 that supplements the Motus Wealth brochure. You should have received a copy of that brochure.

Please contact Contey Smith at [compliance@motuswealth.com](mailto:compliance@motuswealth.com) if you did not receive Motus Wealth's brochure or if you have any questions about the contents of this supplement.

Additional information about Contey Smith is available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Contey Smith

**Date of Birth Year:** 1981

**Education:** The University of Georgia in 2016 with a B.S.F.C.S. in Financial Planning

### **Business Experience:**

- Managing Member at Motus Wealth, LLC – from 12/2021 to present
- Financial Planner at Blend Financial Inc. dba Origin Financial, 01/2022 to present
- Investment Advisor Rep at Elwood and Goetz – From 6/2020 to 12/2021
- Investment Advisor Rep at Truewealth Management– From 06/2016 to 6/2020
- Unemployed/Maternity Leave – from 8/2014 to 6/2016
- Customer Service Rep, UROMED – from 10/2007 to 08/2015

**Professional Designations:** Certified Financial Planner – CFP

Mrs. Smith has been a CERTIFIED FINANCIAL PLANNER™ since 2018. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally; registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

**Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor's degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

**Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

**Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 Disciplinary History**

- Contey Smith has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Item 4 Other Business Activities**

- Contey Smith is contracted out as a financial planner for Blend Financial, Inc. dba Origin Financial.

### **Item 5 Additional Compensation**

- Contey Smith receives a salary from Origin Financial for providing financial planning services for Blend Financial, Inc. dba Origin Financial. Outside of this, Contey Smith does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Motus Wealth.

### **Item 6 Supervision**

Terry Montano as Chief Compliance Officer of Motus Wealth supervises the advisory activities of Contey Smith. Clients may contact Terry Montano at the phone number on this brochure supplement.

### **Item 7 Requirements for State-Registered Advisors**

Contey Smith (has never been) the subject of a bankruptcy petition nor has she ever been involved in any of the following events;

- (a) an investment or an investment-related business or activity; (b) fraud, false

statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

(a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

(a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

# Motus Wealth

## **ADV PART 2B BROCHURE SUPPLEMENT**

**Terry Montano**

3355 Lenox Road NE, Suite 1000  
Atlanta, GA 30326

<https://www.motuswealth.com>

**April 12, 2023**

This brochure supplement provides information about Terry Montano/CRD#6748977 that supplements the Motus Wealth brochure. You should have received a copy of that brochure.

Please contact: Terry Montano at [compliance@motuswealth.com](mailto:compliance@motuswealth.com) if you did not receive Motus Wealth's brochure or if you have any questions about the contents of this supplement.



Additional information about Terry Montano is available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Terry Montano

**Date of Birth Year:** 1990

**Education:**

- The University of Georgia in 2014 with a B.S.F.C.S. in Financial Planning.

**Business Experience:**

- Managing Member/Chief Compliance Officer at Motus Wealth, LLC. – from 12/2021 to present
- Financial Planner at Blend Financial Inc. dba Origin Financial, 01/2022 to present
- Lead Planner at Facet Wealth, Inc. - from 03/2021 to 12/2021
- Senior Portfolio Analyst at Capital Directions, LLC - from 12/2020 until 02/2021.
- Portfolio Analyst and Financial Planner at Truewealth, LLC - from 01/2015 to 11/2020

**Professional Designations:** Certified Financial Planner – CFP

Mr. Montano has been a CERTIFIED FINANCIAL PLANNER™ since 2017. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally; registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3    Disciplinary History**

- Terry Montano has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Item 4    Other Business Activities**

- Terry Montano is contracted out as a financial planner for Blend Financial, Inc. dba Origin Financial.

### **Item 5    Additional Compensation**

- Terry Montano receives a salary from Origin Financial for providing financial planning services for Blend Financial, Inc. dba Origin Financial. Outside of this, Terry Montano does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Motus Wealth.

## **Item 6     Supervision**

Terry Montano is responsible for all supervision, formulation and monitoring of investment advice offered to clients. She may be reached at: 404-595-7692.

Terry Montano reviews and oversees all material investment policy changes and conducts periodic to determine whether client objectives and mandates are met.

## **Item 7 Requirements for State-Registered Advisors**

Terry Montano has never been the subject of a bankruptcy petition nor has she ever been involved in any of the following events;

(a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

(a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

(a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.