

Form CRS: Client Relationship Summary

Veris Wealth Partners, LLC (the “Firm”), is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisers and broker-dealers offer different services and charge different fees, and it is important to understand the differences. Free and simple online tools can help you understand those differences and allow you to research firms and financial professionals at the SEC’s investor education website (www.investor.gov/CRS). You can also find out more information about us by visiting www.adviserinfo.sec.gov.

What investment services and advice can you provide me?

Veris is an impact wealth management firm that specializes in impact investing, ESG, and socially responsible investing and in designing investment portfolios that strive to meet our clients’ mission or personal values and financial goals. Investments on our platform have been vetted for their financial merit as well as their real-world impact on people and planet. We offer investment advisory services to retail investors, which include financial planning and discretionary and non-discretionary investment management services. We do not offer advice only with respect to proprietary products or a limited menu of products or types of investments.

Discretionary vs. Non-Discretionary Relationships: When we manage your assets on a discretionary basis, we make investment decisions and/or buy and sell securities on your behalf. When we manage your assets on a non-discretionary basis, we will make investment recommendations to you, but you are ultimately responsible for accepting or rejecting our recommendations, although we will buy and sell investments on your behalf if you accept our recommendations. For certain assets not held by a custodian with which we work (such as assets held in a 401(k) plan), we will also provide consulting services whereby we make investment recommendations to you, but you are responsible for accepting or rejecting our recommendations as well as buying or selling the investments. We will typically recommend third-party investment managers to you who will be responsible for directly investing your assets. In circumstances where we directly invest your assets, we will, as appropriate, utilize mutual funds, exchange-traded funds (“ETFs”), individual stocks and bonds, private funds, community development financial institution (“CDFI”) investments, and other investments as appropriate for our clients. Our affiliate also manages assets through a private fund, the Veris Global Sustainability Fund (“VGSF”), comprised of assets from multiple clients. You may participate as an investor in VGSF if you are eligible to invest.

As part of our standard investment management services, we monitor your investments on an ongoing basis. We typically require a minimum account value of \$2 million in order to establish an investment advisory relationship with you. We provide basic financial planning advice as part of our investment management services, but you can also engage us to provide more in-depth financial planning services relating to your retirement, education, insurance, and charitable planning needs for a separate fee. For more information about our services, please visit our website at www.veriswp.com.

Here are some additional questions you can ask us to learn more about our services:

- 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?

For services related to managing your investments, we charge you fees based on the amount of assets we manage on your behalf. We charge those fees each quarter before services are rendered for the quarter. The more assets there are in your advisory account, the more fees you will pay. As such, the Firm has an incentive to encourage you to increase the assets we manage or advise on your behalf. If appropriate for your circumstances, we may recommend that you invest in VGSF, which is charged a management fee by one of our affiliates.

In addition to the fees we charge, other firms will also charge you fees and expenses in connection with the services we provide to you, which may include securities brokerage commissions, spreads, and other transaction costs; custodial fees; margin costs; reporting charges; deferred sales charges; odd-lot differentials; transfer taxes; wire transfer and electronic fund fees; and other fees and taxes on brokerage accounts and securities transactions. In

addition, you will incur fees and expenses associated with investing with investment funds and investment managers, which include fees and expenses charged by independent managers; fees and expenses charged by mutual funds and ETFs (which are described in each fund's prospectus or other offering documents); and fees and expenses charged for investments in private funds (which are explained in the relevant offering documents for such funds). 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.

Other services, such as financial planning and consulting, may or may not be included in our investment management fee. If clients need additional planning services, we offer such services through a fixed or hourly fee arrangement. The services and fees for additional services are approved in advance by our clients and may be negotiated.

Please make sure you understand what fees and costs you are paying. For more information about the fees and expenses you could pay in connection with our services, please visit www.adviserinfo.sec.gov.

Conversation Starters: Here are some additional questions you can ask us about our fees:

- Help me understand how your 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 interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what that means:

- Proprietary products: we have an incentive in recommending such services or investments to you. For example, we have a conflict of interest in recommending an investment in VGSF to you because, even though the Veris management fee is waived when we recommend that you invest in VGSF, the compensation that our affiliate can earn (as a result of the management fee it receives from VGSF) may, in very limited circumstances, exceed the management fee that we would otherwise earn from managing your assets using other investments.
- Services to recommended vendor: We provide consulting services to Envestnet, and the compensation we receive from Envestnet creates an incentive for us to recommend products and services offered by Envestnet to our clients.

Conversation Starters: Here are some additional questions you can ask us about the conflicts of interest we face:

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

For more information about the conflicts of interest we face when rendering services to you, please visit www.adviserinfo.sec.gov.

How do your financial professionals make money?

Our financial professionals are compensated based on the following factors and conflicts of interest:

- Revenue of the firm: This results in an incentive to take steps to maximize revenue of the firm and its subsidiary fund manager.
- Referrals: This results in an incentive to recommend prospective clients engage the firm.
- Salary: In the absence of other forms of compensation, this results in a disincentive to ensure investment performance is maximized.

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

No. To learn more about the Firm's investment professionals, please visit the free and simple online search tool available at www.investor.gov/CRS.

For more information about our services and fees, please visit www.adviserinfo.sec.gov. To request a copy of our relationship summary, please call us at (415) 814-0580 or visit our website at www.veriswp.com.

Here are some additional questions you can ask us if you need to reach us:

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