

Customer Relationship Summary (Form CRS)

March 29, 2024

<p>Item 1: Introduction</p>	<p>Consultiva Wealth Management Corp. (“Consultiva”) is an SEC registered investment advisor that acts as a fiduciary for its clients. Consultiva is a wholly owned subsidiary of Savile Finance Group LLC¹.</p> <p>Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences.</p> <p><i>Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</i></p>
<p>Item 2: What investment services and advice can you provide me?</p>	<p>Consultiva offers investment advisory consulting services including financial planning. Investment advisory relationships may be subject to a minimum investment portfolio size of one million U.S. dollars (\$1,000,000). Our investment authority may be on a non-discretionary, limited discretionary or full discretionary basis. In addition, Consultiva provides ongoing evaluations of each client’s investment portfolio performance and assists in identifying strategic market opportunities, as well as in diversifying and rebalancing portfolios. Consultiva does not have proprietary products.</p> <p>If the client elects limited discretionary or full discretionary investment advisory services, we will make the decision about the purchase or sale of the investments vehicles to implement the approved investment strategy, but authority will be limited to the terms and conditions stated in the investment advisory agreement and will prevail while such agreement is outstanding. The client can cancel such authorization at any time by written notice. If the client elects non-discretionary services, the client makes the ultimate decision regarding recommended purchase or sale of investments vehicles to implement the approved investment strategy. Certain investments may require certain specific criteria such as being an accredited investor. We do not take custody or hold client assets or funds. Your investments are maintained with independent qualified custodians or held by the issuer.</p> <p><i>Refer to our Form ADV Part 2A Brochure (Item 4- Advisory Business and Item 7- Types of Clients) Investment Adviser Firm (sec.gov) for more detailed information. document available upon your request at compliance@savileco.com</i></p> <div style="background-color: #e6f2ff; padding: 10px;"> <p>Conversation Starters - Questions you may wish to ask your financial professional:</p> <ul style="list-style-type: none"> ✓ <i>Given my financial situation, should I choose a brokerage service? Should I choose an advisory service? Should I choose both types of services? Why or why not?</i> ✓ <i>How will you choose investments to recommend to me?</i> ✓ <i>What is your relevant experience, including our licenses, education, and other qualifications? What do these qualifications mean?</i> </div>
<p>Item 3A: What fees will I pay?</p>	<p>Consultiva typically charges advisory fees based on a percentage over the assets under management for the client (i.e., the total value of securities, variable annuities, money market funds, margin and cash) and are generally billed in advance on a quarterly basis as set out in the agreement between the client and Consultiva, unless otherwise agreed. Advisory fees vary according to the amount of the assets under management and type of services; the greater your assets under our management, your advisory percentage fee will decrease. The investment advisory fees are negotiable, but typically advisory fee ranges between 0.80% and 2%. This fee is inclusive of our discretionary services.</p> <p>Consultiva may also charge fixed or hourly fees that are negotiated, depending upon the scope of the client’s needs or mandate.</p> <p>Other Fees and Costs</p> <p>In addition to fees paid to Consultiva described above, other fees the retail investor will also incur directly or indirectly can include brokerage fees, confirmation fees, account maintenance fees, inactivity fees. Some investments (e.g., mutual funds and exchange traded funds) impose additional fees, such as transactional fees and product level fees, that reduce the value of your investment over time.</p>

¹ Savile Capital Group LLC is the parent company of Trade Bridge Capital LLC a full-service broker dealer, Consultiva Wealth Management Corp an investment adviser registered with the SEC, Consultiva Insurance Corp and Savile Insurance LLC both authorized insurance representatives and Savile Global Markets a NFA broker dealer. While the entities conduct in part shared operations, they offer separate and distinct services.

	<p>You will pay advisory 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.</p> <p>Refer to our Form ADV Part 2A Brochure (Item 5- Fees and Compensation) for more detailed information.</p> <p style="text-align: center;">Conversation Starters - Questions you may wish to ask your financial professional:</p> <ul style="list-style-type: none"> ✓ 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?
<p>Item 3B: What are your legal obligations to me when providing recommendations as my broker-dealer?</p> <p>How else does the firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we must 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 provided to you. Here are some examples to help you understand what this means.</p> <ol style="list-style-type: none"> 1. Because the advisory fees are charged based on a percentage over the assets under management the firm may therefore have an incentive to encourage its clients to increase the assets in his or her account. Consultiva has procedures in place to address this potential conflict of interest. 2. Certain investment advisor representatives of Consultiva are also licensed insurance agents. As insurance agents they may recommend the purchase of certain insurance products to Consultiva investment advisory clients. The compensation received from the sale of insurance products potentially presents a conflict of interest, since it theoretically creates an incentive for these persons and Consultiva to recommend such insurance contracts for additional compensation. Consultiva also has a check and balance process to address these potential conflicts. <p>We render only disinterested and impartial advice to clients, and we are responsible for recommending investments based on your financial profile and objectives.</p> <p>For additional information about potential conflicts of interest, please see our Regulation Best Interest Comprehensive Disclosure document available upon your request at compliance@savileco.com.</p> <p style="text-align: center;">Conversation Starters - Questions you may wish to ask your financial professional:</p> <ul style="list-style-type: none"> ✓ How might your conflicts of interest affect me, and how will you address them?
<p>Item 3C: How do your financial professionals make money?</p>	<p>Consultiva and our Investment Advisor Representatives benefit from the advisory services we provide to you because of the sharing of the advisory fees we receive from you. Consultiva and our Investment Advisor Representatives can receive commissions when clients purchase insurance products, such as life insurance, fixed annuities, and/or long-term care. Such commissions are paid to Consultiva and to your Investment Advisor Representative by insurance carriers, not by the client.</p> <p>For additional information about compensation paid to our financial professionals, please see your financial professionals ADV Part 2B – Brochure Supplement.</p>
<p>Item 4: Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes, in July of 2012, Consultiva reached a settlement with the SEC regarding Consultiva alleged violations of certain compliance program and code of ethics provisions of the Advisers Act and the rules thereunder. Without admitting or denying the SEC's findings, Consultiva agreed to a censure and to a cease and desist from committing or causing any violations and any future violations of these provisions. Consultiva also agreed to, and paid, a \$35,000 civil penalty. Yes, some of Consultiva investment advisor representatives have legal or disciplinary history as of the date of this Relationship Summary.</p> <p>Visit Investor.gov/CRS for a free and simple search tool to research our firm and its investment advisor representatives.</p>
<p>Item 5: Where can I find additional information?</p>	<p>For additional information about our services, up-to-date information or to request a copy of this Relationship Summary (Form CRS), please contact us at: 250 Ave. Muñoz Rivera Suite 1420, San Juan PR 00918 or via phone at 787-763-5868 or via email at compliance@savileco.com.</p> <p style="text-align: center;">Conversation Starters - Questions you may wish to ask your financial professional:</p> <ul style="list-style-type: none"> ✓ Who is my primary contact person? ✓ Is he or she a representative of a broker-dealer or an investment adviser? ✓ Whom can I talk to if I have concerns about how this person is treating me?