

**Form ADV Part 2A: Firm Brochure**

**Item 1 – Cover Page**

**Infinitus Wealth Management LLC**

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CRD# 317198

Date of Disclosure Brochure: January 1st, 2026

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This disclosure brochure provides information about the qualifications and business practices of Infinitus Wealth Management LLC (also referred to as we, us and Infinitus Wealth Management throughout this disclosure brochure). If you have any questions about the contents of this disclosure brochure, please contact Erik J. Roberts at (330)307-9396 or [erik.roberts@infinituswealth.com](mailto:erik.roberts@infinituswealth.com). The information in this disclosure brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Infinitus Wealth Management is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can view our firm's information on this website by searching for Infinitus Wealth Management LLC or our firm's CRD number 317198.

\*Registration as an investment adviser does not imply a certain level of skill or training.

## **Item 2 – Material Changes**

This section addresses material changes and annual disclosure requirements as a firm (03/27/2026)  
- Assets under management and financial planning fee schedule and negotiable language updated.

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#### **Item 4 – Advisory Business**

Infinitus Wealth Management is a state-registered investment adviser registered and limited liability company (LLC) formed under the laws of the State of Tennessee with its principal office and place of business in Nashville, Tennessee.

- Erik J. Roberts is the Chief Compliance Officer (CCO) and Managing Member of Infinitus Wealth Management. Erik J. Roberts controls 100% of Infinitus Wealth Management. Details of the education and business background of Erik J. Roberts are provided at *Item 19* of this Disclosure Brochure.
- Infinitus Wealth Management filed its initial application to become registered as an investment adviser in October 10th, 2021.
- Per the requirements of CCR Section 260.238(k), Infinitus Wealth Management has fully disclosed all material conflicts of interest regarding Infinitus Wealth Management, its representatives or any of its employees that could reasonably be expected to impair the rendering of unbiased and objective advice.

#### **Introduction**

The investment advisory services of Infinitus Wealth Management are provided to you through an appropriately licensed and qualified individual who is an investment adviser representative of Infinitus Wealth Management (referred to as your investment adviser representative throughout this brochure).

#### **Description of Advisory Services**

The following are descriptions of the primary advisory services of Infinitus Wealth Management. Please understand that a written agreement, which details the exact terms of the service, must be signed by you and Infinitus Wealth Management before we can provide you the services described below.

**Asset Management Services** – Infinitus Wealth Management offers asset management services, which involves Infinitus Wealth Management providing you with continuous and ongoing supervision over your specified accounts.

You must appoint our firm as your investment adviser of record on specified accounts (collectively, the “Account”). The Account consists only of separate account(s) held under your name by Altruist Financial LLC, which serves as broker/dealer. Please see Item 12 – Brokerage Practices for more information regarding Altruist Financial LLC.

The Account is managed by us based on your financial situation, investment objectives and risk tolerance. We actively monitor the Account and provide advice regarding buying, selling, reinvesting, or holding securities, cash or other investments of the Account.

We will need to obtain certain information from you to determine your financial situation and investment objectives. You will be responsible for notifying us of any updates regarding your financial situation, risk tolerance or investment objective and whether you wish to impose or modify existing investment

restrictions; however we will contact you at least annually to discuss any changes or updates regarding your financial situation, risk tolerance or investment objectives. We are always reasonably available to consult with you about the status of your Account. You have the ability to impose reasonable restrictions on the management of your accounts, including the ability to instruct us not to purchase certain securities.

It is important that you understand that we manage investments for other clients and may give them advice or take actions for them or for our personal accounts that is different from the advice we provide to you or actions taken for you. We are not obligated to buy, sell or recommend to you any security or other investment that we may buy, sell or recommend for any other clients or for our own accounts.

Conflicts may arise in the allocation of investment opportunities among accounts that we manage. We strive to allocate investment opportunities believed to be appropriate for your account(s) and other accounts advised by our firm among such accounts equitably and consistent with the best interests of all accounts involved. However, there can be no assurance that a particular investment opportunity that comes to our attention will be allocated in any particular manner. If we obtain material, non-public information about a security or its issuer that we may not lawfully use or disclose, we have absolutely no obligation to disclose the information to any client or use it for any client's benefit.

**Financial Planning Services** - Infinitus Wealth Management offers financial planning services, which involve preparing a written financial plan covering specific or multiple topics. We provide full written financial plans, which typically address the following topics:

- Budgeting,
- Major Purchases,
- College/Education Planning,
- Investment Analysis, and
- Retirement Planning.

When providing financial planning services, the role of your investment adviser representative is to find ways to help you understand your overall financial situation and help you set financial objectives. We also provide modular written financial plans which only cover those specific areas of concern mutually agreed upon by you and us. A modular written financial plan is limited or segmented and does not involve the creation of a full written financial plan. You should be aware that there are important issues that may not be taken into consideration when your investment adviser representative develops his analysis and recommendations under a modular written financial plan.

Financial planning services are divided into two sessions. The first session is to meet with the client, gather information and determine topics for analysis. After concluding the first session, we will prepare your written report or plan that will be presented to you during the second session. During the second session we will review the plan with you and answer questions.

Our financial planning services do not involve implementing any transaction on your behalf or the active and ongoing monitoring or management of your investments or accounts. You have the sole responsibility for determining whether to implement our financial planning recommendations. To the extent that you would like to implement any of our investment recommendations through Infinitus Wealth Management or retain Infinitus Wealth Management to actively monitor and manage your investments, you must execute a separate written agreement with Infinitus Wealth Management for our asset management services.

### **Limits Advice to Certain Types of Investments**

Infinitus Wealth Management provides investment advice on the following types of investments:

- Mutual Funds
- Exchange-listed Securities
- Securities Traded Over-the-Counter
- Foreign Issues
- Corporate Debt Securities
- Commercial Paper
- Certificates of Deposit
- Cryptocurrencies
- Municipal Securities
- US Government Securities
- Interests in Partnerships Investing in Real Estate

Although we generally provide advice only on the products previously listed, we reserve the right to offer advice on any investment product that may be suitable for each client's specific circumstances, needs, goals and objectives.

It is not our typical investment strategy to attempt to time the market, but we may increase cash holdings modestly as deemed appropriate based on your risk tolerance and our expectations of market behavior. We may modify our investment strategy to accommodate special situations such as low basis stock, stock options, legacy holdings, inheritances, closely held businesses, collectibles, or special tax situations.

*(Please refer to Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss for more information.)*

### **No Participation in Wrap Fee Programs**

A wrap-fee program is defined as any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management and/or advice concerning the selection of other investment advisers) and the execution of client transactions. We do not offer or participate in wrap-fee programs. All of our services are provided on a non-wrap fee basis which means fees and expenses for execution of client transactions charged by the client's broker/dealer and/or custodian are billed directly to the client's account separately from our advisory fees.

### **Tailor Advisory Services to Individual Needs of Clients**

Infinitus Wealth Management's advisory services are always provided based on your individual needs. This means, for example, that when we provide asset management services, you are given the ability to impose restrictions on the accounts we manage for you, including specific investment selections and sectors. We work with you on a one-on-one basis through interviews and questionnaires to determine your investment objectives and suitability information. Our financial planning services are always provided based on your individual needs. When providing financial planning services, we work with you on a one-on-one basis through interviews and questionnaires to determine your investment objectives and suitability information.

We will not enter into an investment adviser relationship with a prospective client whose investment objectives may be considered incompatible with our investment philosophy or strategies or where the prospective client seeks to impose unduly restrictive investment guidelines.

**Client Assets Managed by Infinitus Wealth Management**

As of January 1, 2026 our assets under management totaled \$5,921,245.53 entirely managed on a discretionary basis.

**Item 5 – Fees and Compensation**

In addition to the information provided in *Item 4 – Advisory Business*, this section provides additional details regarding our firm’s services along with descriptions of each service’s fees and compensation arrangements. It should be noted that lower fees for comparable service may be available from other sources. The exact fees and other terms will be outlined in the agreement between you and Infinitus Wealth Management.

*Item 5.E.* of the Form ADV Part 2A instructions do not apply to our firm as we do not accept compensation for the sale of securities other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

**Asset Management Services**

Fees charged for our asset management services are charged based on a percentage of assets under management, billed in arrears (at the end of the billing period) on a monthly basis and calculated based on the fair market value of your account as of the last business day of the billing period. Fees are prorated (based on the number of days service is provided during the initial billing period) for your account opened at any time other than the beginning of the billing period. If asset management services are commenced in the middle of the billing period, then the prorated fee for that billing period will be billed in arrears at the end of that billing period.

The asset management services continue until terminated by either party (i.e., Infinitus Wealth Management or you) by giving thirty (30) days written notice to the other party. Infinitus Wealth Management will prorate the final fee payment based on the number of days services are provided during the final period. The amount of client assets on the termination date will be used to determine the final fee payment.

Fees charged for our asset management services are negotiable based on the type of client, the complexity of the client’s situation, the composition of the client’s account (i.e., equities versus mutual funds), the potential for additional account deposits, the relationship of the client with the investment adviser representative, and the total amount of assets under management for the client.

<u>Assets Under Management</u>	<u>Annual Fee Rate</u>
Less than \$1,000,000	1.0%
\$1,000,000 to \$4,999,999.99	0.95%
\$5,000,000 to \$9,999,999.99	0.90%
\$10,000,000 or more	0.80%

There is a minimum account size of \$50,000. Minimum account size can be waived in certain circumstances.

Infinitus Wealth Management believes that its annual fee is reasonable in relation to: (1) services provided and (2) the fees charged by other investment advisers offering similar services/programs. However, our annual investment advisory fee may be higher than that charged by other investment advisers offering similar services/programs. In addition to our compensation, you may also incur charges imposed at the mutual fund level (e.g., advisory fees and other fund expenses).

The investment advisory fees will be deducted from your account and paid directly to our firm by the qualified custodian(s) of your account. You will authorize the qualified custodian(s) of your account to deduct fees from your account and pay such fees directly to our firm. Our firm will send you a billing statement prior to the time that the fee deduction instruction is sent to the qualified custodian(s) of your account. The billing statement will detail the formula used to calculate the fee, the assets under management and the time period covered. See *Item 15 – Custody* for more details.

You should review your account statements received from the qualified custodian(s) and verify that appropriate investment advisory fees are being deducted. The qualified custodian(s) will not verify the accuracy of the investment advisory fees deducted.

Brokerage fees and/or transaction ticket expenses charged by the qualified custodian are billed directly to you by the qualified custodian. Please refer to *Item 12 – Brokerage Practices* on Page 14 of this document for the discussion of brokerage. Infinitus Wealth Management does not receive any portion of such commissions or fees from you or the qualified custodian. In addition, you may incur certain charges imposed by third parties other than Infinitus Wealth Management in connection with investments made through your account including, but not limited to, mutual fund sales loads, 12b-1 fees and surrender charges, variable annuity fees and surrender charges, IRA and qualified retirement plan fees, and charges imposed by the qualified custodian(s) of your account. Management fees charged by Infinitus Wealth Management are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to you. A description of these fees and expenses are available in each investment company security's prospectus.

Infinitus Wealth management and our supervised persons do **not** accept or receive compensation based on the sale of securities or other investment products such as asset-based sales charges or service fees from the sale of mutual funds.

### **Financial Planning Services**

Infinitus Wealth Management provides financial planning services under a fixed fee arrangement. A mutually agreed upon fixed fee is charged for financial planning services under this arrangement. There is a range in the amount of the fixed fee charged by Infinitus Wealth Management for financial planning services. The minimum fixed fee is generally \$200 and the maximum fixed fee is generally no more than \$1,500. Fees vary from client-to-client based on each client's financial situation and topics to be covered in a plan and are negotiable. The fee is calculated using an estimation of work required for the financial plan, calculated based on an hourly advisor rate of \$150. The amount of the fixed fee for your engagement is specified in your financial planning agreement with Infinitus Wealth Management. If the fee increases from the original quoted amount due to an increase in work hours required to complete the desired financial plan, your prior approval will be required before the fixed fee is increased.

To the extent Infinitus Wealth Management provides you with general investment recommendations as part of the financial planning services and you implement such investment recommendations through Infinitus Wealth Management, we will waive or reduce the fees for financial planning services.

The financial planning services terminate thirty (30) days following the delivery of the written financial plan or either you or Infinitus Wealth Management providing the other party with written notice.

You may terminate the financial planning services within five (5) business days of entering into an agreement with Infinitus Wealth Management without penalty or fees due. If you terminate the financial planning services after five (5) business days of entering into an agreement, you will be responsible for immediate payment of any financial planning services performed by Infinitus Wealth Management prior to

the receipt by Infinitus Wealth Management of your notice. For financial planning services performed by Infinitus Wealth Management under a fixed fee arrangement, you will pay Infinitus Wealth Management a pro-rated fixed fee equivalent to the percentage of work completed by Infinitus Wealth Management as determined by Infinitus Wealth Management. In the event that there is a remaining balance of any fees paid in advance after the deduction of fees from the final invoice, those remaining proceeds will be refunded by Infinitus Wealth Management to you.

You may pay the investment advisory fees owed for the financial planning services by submitting payment directly (for example, by check) or having the fee deducted from an existing investment account. If you elect to pay by automatic deduction from an existing investment account, you will provide written authorization to Infinitus Wealth Management for such charge.

You should notify Infinitus Wealth Management within ten (10) days of receipt of an invoice if you have questions about or dispute any billing entry.

All fees paid to Infinitus Wealth Management for advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each mutual fund's prospectus. These fees will generally include a management fee, other fund expenses and a possible distribution fee. If the fund also imposes sales charges, you may pay an initial or deferred sales charge. Neither our firm nor our supervised persons receive or accept compensation for the sale of securities or other investment products, including asset-based sales charges or services from the sale of mutual funds.

All fees paid to Infinitus Wealth Management for financial planning services are separate and distinct from the commissions charged by a broker-dealer or asset management fees charged by an investment adviser to implement such recommendations.

Infinitus Wealth management and our supervised persons do **not** accept or receive compensation based on the sale of securities or other investment products such as asset-based sales charges or service fees from the sale of mutual funds.

### **Financial Literacy Educational Services**

Infinitus Wealth Management provides financial literacy educational events under a fixed fee arrangement. Seminars are educational events that feature one or more subject matter experts delivering information primarily via lecture and discussion. A mutually agreed upon fixed fee is charged for financial literacy educational events under this arrangement. The minimum fixed fee is generally \$250 per hour and the maximum fixed fee is generally no more than \$750 per hour. Fees for financial literacy educational services are to be collected in arrears. Fees are negotiable and vary from client-to-client based on each client's financial situation and topics to be covered.

### **Item 6 – Performance-Based Fees and Side-By-Side Management**

Infinitus Wealth Management does not charge or accept performance-based fees. Infinitus Wealth Management does not engage in side-by-side management. See also Item 10 and Item 11 for more information.

### **Item 7 – Types of Clients**

Infinitus Wealth Management generally provides investment advice to individuals and their family members. You are required to execute a written agreement with Infinitus Wealth Management specifying the particular advisory services in order to establish a client arrangement with Infinitus Wealth Management.

### **Minimum Investment Amounts Required**

Infinitus Wealth Management requires a minimum of \$50,000 in order to open an account. To reach this account minimum, clients can aggregate all household accounts. Our minimum financial planning fee is \$200. Exceptions may be granted to these minimums per managing member's discretion.

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

### **Methods of Analysis**

Infinitus Wealth Management uses the following methods of analysis in formulating investment advice:

Cyclical – This method analyzes the investments sensitive to business cycles and whose performance is strongly tied to the overall economy. For example, cyclical companies tend to make products or provide services that are in lower demand during downturns in the economy and in higher demand during upswings. Examples include the automobile, steel, and housing industries. The stock price of a cyclical company will often rise just before an economic upturn begins, and fall just before a downturn begins. Investors in cyclical stocks try to make the largest gains by buying the stock at the bottom of a business cycle, just before a turnaround begins.

While most economists and investors agree that there are cycles in the economy that need to be respected, the duration of such cycles is generally unknown. An investment decision to buy at the bottom of a business cycle may actually turn out to be a trade that occurs before or after the bottom of the cycle. If executed before the bottom, then downside price action can result prior to any gains. If executed after the bottom, then some upside price action may be missed. Similarly, a sell decision meant to occur at the top of a cycle may result in missed opportunity or unrealized losses.

Fundamental – This is a method of evaluating a security by attempting to measure its intrinsic value by examining related economic, financial and other qualitative and quantitative factors. Fundamental analysts attempt to study everything that can affect the security's value, including macroeconomic factors (like the overall economy and industry conditions) and individually specific factors (like the financial condition and management of a company). The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price in hopes of figuring out what sort of position to take with that security (underpriced = buy, overpriced = sell or short). Fundamental analysis is considered to be the opposite of technical analysis. Fundamental analysis is about using real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for just about any type of security.

The risk associated with fundamental analysis is that it is somewhat subjective. While a quantitative approach is possible, fundamental analysis usually entails a qualitative assessment of how market forces interact with one another in their impact on the investment in question. It is possible for those market forces to point in different directions, thus necessitating an interpretation of which forces will be dominant. This interpretation may be wrong, and could therefore lead to an unfavorable investment decision.

Technical – This is a method of evaluating securities by analyzing statistics generated by market activity, such as past prices and volume. Technical analysts do not attempt to measure a security's intrinsic value, but instead use charts and other tools to identify patterns that can suggest future activity. Technical analysts believe that the historical performance of stocks and markets are indications of future performance.

Technical analysis is even more subjective than fundamental analysis in that it relies on proper interpretation of a given security's price and trading volume data. A decision might be made based on a historical move in a certain direction that was accompanied by heavy volume; however, that heavy volume may only be heavy relative to past volume for the security in question, but not compared to the future trading volume. Therefore, there is the risk of a trading decision being made incorrectly, since future trading volume is an unknown. Technical analysis is also done through observation of various market sentiment readings, many of which are quantitative. Market sentiment gauges the relative degree of bullishness and bearishness in a given security, and a contrarian investor utilizes such sentiment advantageously. When most traders are bullish, then there are very few traders left in a position to buy the security in question, so it becomes advantageous to sell it ahead of the crowd. When most traders are bearish, then there are very few traders left in a position to sell the security in question, so it becomes advantageous to buy it ahead of the crowd. The risk in utilization of such sentiment technical measures is that a very bullish reading can always become more bullish, resulting in lost opportunity if the money manager chooses to act upon the bullish signal by selling out of a position. The reverse is also true in that a bearish reading of sentiment can always become more bearish, which may result in a premature purchase of a security.

### **Investment Strategies**

Infinitus Wealth Management uses the following investment strategies when managing client assets and/or providing investment advice:

Long term purchases. Investments held at least a year.

Short term purchases. Investments sold within a year.

Frequent trading. This strategy refers to the practice of selling investments within 30 days of purchase.

### **Type of Security Recommended**

We do not primarily recommend one type of security to clients. Instead, we recommend any product that may be suitable for each client relative to that client's specific circumstances and needs.

### **Risk of Loss**

Past performance is not indicative of future results. Therefore, you should never assume that future performance of any specific investment or investment strategy will be profitable. Investing in securities (including stocks, mutual funds, and bonds, etc.) involves risk of loss. Further, depending on the different

types of investments there may be varying degrees of risk. You should be prepared to bear investment loss including loss of original principal.

Because of the inherent risk of loss associated with investing, our firm is unable to represent, guarantee, or even imply that our services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. There are certain additional risks associated with investing in securities through our investment management program, as described below:

- Market Risk – The stock market as a whole goes down, resulting in a decrease in the value of client investments. This is also referred to as systemic risk.
- Equity (stock) market risk – Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer.
- Company Risk. When investing in stock positions, there is always a certain level of company or industry specific risk that is inherent in each investment. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. For example, if a company's employees go on strike or the company receives unfavorable media attention for its actions, the value of the company may be reduced.
- Fixed Income Risk. When investing in bonds, there is the risk that the issuer will default on the bond and be unable to make payments. Further, individuals who depend on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors receive set, regular payments that face the same inflation risk.
- Options Risk. Options on securities may be subject to greater fluctuations in value than an investment in the underlying securities. Purchasing and writing put and call options are highly specialized activities and entail greater than ordinary investment risks.
- ETF and Mutual Fund Risk – When investing in a an ETF or mutual fund, you will bear additional expenses based on your pro rata share of the ETF's or mutual fund's operating expenses, including the potential duplication of management fees. The risk of owning an ETF or mutual fund generally reflects the risks of owning the underlying securities the ETF or mutual fund holds. You will also incur brokerage costs when purchasing ETFs.
- Management Risk – Your investment with our firm varies with the success and failure of our investment strategies, research, analysis and determination of portfolio securities. If our investment strategies do not produce the expected returns, the value of the investment will decrease.

### **Item 9 – Disciplinary Information**

*Item 9* is not applicable to this Disclosure Brochure because there are no legal or disciplinary events that are material to a client's or prospective client's evaluation of our business or integrity.

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

Infinitus Wealth Management is **not** and does **not** have a related person that is a broker/dealer, municipal securities dealer, government securities dealer or broker, a futures commission merchant, commodity pool operator, commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, or real estate broker or dealer.

We do not recommend or select other, third-party investment advisers for our clients therefore we do not have compensation arrangements or other business relationships with third-party investment advisers. Infinitus Wealth Management does not have any relationship or arrangement with a sponsor or syndicator of limited partnerships.

## **Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading**

### **Code of Ethics Summary**

An investment adviser is considered a fiduciary and has a fiduciary duty to all clients. Infinitus Wealth Management has established a Code of Ethics to comply with the requirements of the securities laws and regulations that reflects its fiduciary obligations and those of its supervised persons. The Code of Ethics also requires compliance with federal securities laws. Infinitus Wealth Management's Code of Ethics covers all individuals that are classified as "supervised persons". All employees, officers, directors and investment adviser representatives are classified as supervised persons. Infinitus Wealth Management requires its supervised persons to consistently act in your best interest in all advisory activities. Infinitus Wealth Management imposes certain requirements on its affiliates and supervised persons to ensure that they meet the firm's fiduciary responsibilities to you. The standard of conduct required is higher than ordinarily required and encountered in commercial business.

This section is intended to provide a summary description of the Code of Ethics of Infinitus Wealth Management. If you wish to review the Code of Ethics in its entirety, you should send us a written request and upon receipt of your request, we will promptly provide a copy of the Code of Ethics to you.

### **No Material Financial Interest in Recommended Securities**

We do not have a material financial interest in securities recommended to clients. We do not serve as principal whereby we buy securities from or sell securities to clients. We do not serve as general partner in a partnership in which we solicit client investments. We do not act as an investment adviser to an investment company that we recommend to clients.

### **Affiliate and Employee Personal Securities Transactions Disclosure**

Infinitus Wealth Management or associated persons of the firm may buy or sell for their personal accounts, investment products identical to those recommended to clients. This creates a potential conflict of interest. It is the express policy of Infinitus Wealth Management that all persons associated in any manner with our firm must place clients' interests ahead of their own when implementing personal investments. Infinitus Wealth Management and its associated persons will not buy or sell securities for their personal account(s) where their decision is derived, in whole or in part, by information obtained as a result of employment or association with our firm unless the information is also available to the investing public upon reasonable inquiry.

We are now and will continue to be in compliance with applicable state and federal rules and regulations. To prevent conflicts of interest, we have developed written supervisory procedures that include personal

investment and trading policies for our representatives, employees and their immediate family members (collectively, associated persons):

- Supervised persons cannot prefer their own interests to that of the client.
- Supervised persons cannot purchase or sell any security for their personal accounts prior to implementing transactions for client accounts.
- Supervised persons cannot buy or sell securities for their personal accounts when those decisions are based on information obtained as a result of their employment, unless that information is also available to the investing public upon reasonable inquiry.
- Supervised persons are prohibited from purchasing or selling securities of companies in which any client is deemed an “insider”.
- Supervised persons are discouraged from conducting frequent personal trading.
- Supervised persons are generally prohibited from serving as board members of publicly traded companies unless an exception has been granted to the Chief Compliance Officer of Infnitus Wealth Management.

Any supervised person not observing our policies is subject to sanctions up to and including termination.

### **Item 12 – Brokerage Practices**

Altruist Financial LLC, are SEC registered broker/dealers, members of the Financial Industry Regulatory Authority (FINRA) and Securities Investors Protection Corporation (SIPC) is used as the broker/dealer. Infnitus Wealth Management is independently owned and operated and not affiliated (i.e. under common ownership) with Altruist Financial LLC which acts as an introducing broker/dealer on a fully-disclosed basis through First Clearing, LLC. First Clearing, LLC is also a registered broker/dealer serving as the clearing broker/dealer and qualified custodian for our client accounts. Best execution does not necessarily mean that clients receive the lowest possible commission costs but that the qualitative execution is best. In other words, all conditions considered, the transaction execution is in your best interest. When considering best execution, we look at a number of factors besides prices and rates including, but not limited to:

- Execution capabilities (e.g., market expertise, ease/reliability/timeliness of execution, responsiveness, integration with our existing systems, ease of monitoring investments)
- Products and services offered (e.g., investment programs, back office services, technology, regulatory compliance assistance, research and analytic services, and other soft dollar benefits)
- Financial strength, stability and responsibility
- Reputation and integrity
- Ability to maintain confidentiality

We exercise reasonable due diligence to make certain that best execution is obtained for all clients when implementing any transaction by considering the back office services, technology and pricing of services offered.

Clients should understand that not all investment advisors require the use of a particular broker/dealer or custodian. Some investment advisors allow their clients to select whichever broker/dealer the client decides. By requiring clients to use a particular broker/dealer, Infnitus Wealth Management may not achieve the most favorable execution of client transactions and the practice requiring the use of specific broker/dealers may cost clients more money than if the client used a different broker/dealer or custodian. However, for compliance and operational efficiencies, Infnitus Wealth Management has decided

to require our clients to use broker/dealers and other qualified custodians determined by Infinitus Wealth Management.

We do not receive client referrals from Altruist Financial LLC or any other broker/dealer.

### **Research and Soft-Dollar Policy**

Infinitus Wealth Management utilizes Altruist Financial LLC to facilitate trading, generate account statements, and provide real-time market data. Infinitus Wealth Management seeks to limit and mitigate potential conflicts of interest.

Clients do not pay brokerage commissions (or markups or markdowns) to obtain research or other products or services, nor will clients pay commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for soft dollar benefits (known as paying-up).

Infinitus Wealth Management may have incentive to select or recommend a broker-dealer based on receiving market research or other products or services; however, our criterion for selecting a broker-dealer is to secure most favorable execution for our clients. Altruist Financial LLC provides their firms with real-time market data, but no proprietary research. Regardless, the real time data must be acknowledged as an incentive to use the Fusion platform and further products or services may create a conflict of interest.

Infinitus Wealth Management will disclose if soft dollar benefits are utilized to service all clients' accounts or only those that paid for the benefits. Furthermore, the firm will disclose whether we seek to allocate soft dollar benefits to client accounts proportionately to the soft dollar credits the accounts generate. In the event of such a disclosure, Erik J. Roberts will send a notice to all clients (email) regarding the soft dollar benefits and confirm receipt of information via phone.

No products and services you or any of your related persons acquired with client brokerage commissions (or markups or markdowns) within your last fiscal year.

No client transactions were directed to Altruist Financial LLC in return for soft dollar benefits received. Altruist Financial LLC, an SEC registered broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and Securities Investors Protection Corporation (SIPC) was selected based on an assessment of its favorable trade execution capabilities and an AUM requirement threshold that was compatible with Infinitus Wealth Management's AUM.

### **Block Trading Policy**

We may elect to purchase or sell the same securities for several clients at approximately the same time. This process is referred to as aggregating orders, batch trading or block trading and is used by our firm when Infinitus Wealth Management believes such action may prove advantageous to clients. If and when we aggregate client orders, allocating securities among client accounts is done on a fair and equitable basis. Typically, the process of aggregating client orders is done in order to achieve better execution, to negotiate more favorable commission rates or to allocate orders among clients on a more equitable basis in order to avoid differences in prices and transaction fees or other transaction costs that might be obtained when orders are placed independently. The firm will only aggregate orders when timing aligns such that it is appropriate for multiple accounts to purchase the same security at the same point in time. We will not shape allocation decisions around convenience of aggregation, but rather will make investment allocations as individually appropriate for each investor and each account. If such investment allocations are appropriate for multiple accounts regarding a single security at the same point in time, our policy is to aggregate the trade to minimize fees.

Infinitus Wealth Management uses the pro rata allocation method for transaction allocation. Under this procedure, pro rata trade allocation means an allocation of the trade at issue among applicable advisory clients in amounts that are proportional to the participating advisory client's intended investable assets. Infinitus Wealth Management will calculate the pro rata share of each transaction included in a block order and assigns the appropriate number of shares of each allocated transaction executed for the client's account.

If and when we determine to aggregate client orders for the purchase or sale of securities, including securities in which Infinitus Wealth Management or our associated persons may invest, we will do so in accordance with the parameters set forth in the SEC No-Action Letter, *SMC Capital, Inc.* Neither we nor our associated persons receive any additional compensation as a result of block trades.

### **Item 13 – Review of Accounts**

#### **Account Reviews and Reviewers**

Managed accounts are reviewed at least quarterly. While the calendar is the main triggering factor, reviews can also be conducted at a client's request. Account reviews will include investment strategy and objectives review and making a change if strategy and objectives have changed. Reviews are conducted by Erik J. Roberts, whom holds the title of Managing Member at Infinitus Wealth Management. Reviews are conducted in accordance with the client's investment objectives, risk tolerance, and investment time horizon.

Our financial planning services terminate upon the presentation of the written plan. Our financial planning services do not include monitoring the investments of your account(s), and therefore, there is no ongoing review of your account(s) under such services.

#### **Statements and Reports**

For our asset management services, you are provided with written transaction confirmation notices and regular, written quarterly account statements directly from the qualified custodian.

Financial planning clients do not receive any report other than the written plan originally contracted for and provided by Infinitus Wealth Management.

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

Infinitus Wealth Management does not directly or indirectly compensate any person for client referrals.

The only compensation received from advisory services are the fees charged for providing investment advisory services as described in *Item 5* of this Disclosure Brochure. Infinitus Wealth Management receives no other forms of compensation in connection with providing investment advice.

Please see Item 5, Fees and Compensation; Item 10, Other Financial Industry Activities and Affiliations; and Item 12, Brokerage Practices.

### **Item 15 – Custody**

Custody, as it applies to investment advisors, has been defined by regulators as having access or control over client funds and/or securities. In other words, custody is not limited to physically holding client funds and securities. If an investment adviser has the ability to access or control client funds or securities, the investment adviser is deemed to have custody and must ensure proper procedures are implemented.

Infinitus Wealth Management is deemed to have custody of client funds and securities whenever Infinitus Wealth Management is given the authority to have fees deducted directly from client accounts. However, this is the only form of custody Infinitus Wealth Management will ever maintain. It should be noted that authorization to trade in client accounts is not deemed by regulators to be custody.

For accounts in which Infinitus Wealth Management is deemed to have custody, we have established procedures to ensure all client funds and securities are held at an unaffiliated qualified custodian in a separate account for each client under that client's name. Your assets are not held by our advisory firm or any associate of our firm. Altruist Financial LLC, Inc. act as an introducing broker/dealer on a fully-disclosed basis through First Clearing, LLC which serves as the qualified custodian. Clients or an independent representative of the client will direct, in writing, the establishment of all accounts and therefore are aware of the qualified custodian's name, address and the manner in which the funds or securities are maintained. Finally, account statements are delivered directly from the qualified custodian to each client, or the client's independent representative, at least quarterly. Clients should carefully review those statements and are urged to compare the statements against reports received from Infinitus Wealth Management. When clients have questions about their account statements, they should contact Infinitus Wealth Management or the qualified custodian preparing the statement.

The Adviser 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. Also, the Adviser will include the name of the custodian(s) on your fee invoice. We urge the client to compare this information with the fees listed in the account statement. At the same time Infinitus Wealth Management instructs the custodian to deduct fees from your account; Infinitus Wealth Management will send you an invoice itemizing the fee. Itemization will include the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

#### **Item 16 – Investment Discretion**

When providing asset management services, Infinitus Wealth Management maintains trading authorization over your Account and can provide management services on a **discretionary** basis. When discretionary authority is granted, we will have the authority to determine the type of securities, the amount of securities that can be bought or sold and the broker or dealer to be used for your portfolio without obtaining your consent for each transaction. However, it is the policy of Infinitus Wealth Management to consult with a client prior to making significant changes in the account even when discretionary trading authority is granted. The procedure that we follow before assuming discretionary authority is to 1) clarify that the client comprehensively understands discretionary authority by discussing it as described above in an in-person meeting or via a telephone conversation, and 2) denoting the discretionary authority explicitly in the Asset Management Agreement that is reviewed and signed by the client and countersigned by the investment advisor representative.

If you decide to grant trading authorization on a **non-discretionary** basis, we will be required to contact you prior to implementing changes in your account. Therefore, you will be contacted and required to accept or reject our investment recommendations including:

- The security being recommended
- The number of shares or units
- Whether to buy or sell

Once the above factors are agreed upon, we will be responsible for making decisions regarding the timing of buying or selling an investment and the price at which the investment is bought or sold. If your accounts are managed on a non-discretionary basis, you need to know that if we are not able to reach you or you are slow to respond to our request, it can have an adverse impact on the timing of trade implementations and we may not achieve the optimal trading price.

You will have the ability to place reasonable restrictions on the types of investments that may be purchased in your Account. You may also place reasonable limitations on the discretionary power granted to Infinitus Wealth Management so long as the limitations are specifically set forth or included as an attachment to the client agreement.

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

Infinitus Wealth Management does not vote proxies on behalf of Clients. We have determined that taking on the responsibilities for voting client securities does not add enough value to the services provided to you to justify the additional compliance and regulatory costs associated with voting client securities. Therefore, it is your responsibility to vote all proxies for securities held in Account.

You will receive proxies directly from the qualified custodian or transfer agent; we will not provide you with the proxies. You are encouraged to read through the information provided with the proxy-voting documents and make a determination based on the information provided. Clients may contact their Infinitus Wealth Manager at the phone number listed in Item 1 – Cover Page with any questions they may have about a particular solicitation.

### **Item 18 – Financial Information**

This *Item 18* is not applicable to this brochure. Infinitus Wealth Management does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore, we are not required to include a balance sheet for the most recent fiscal year. We are not subject to a financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients. Finally, Infinitus Wealth Management has not been the subject of a bankruptcy petition at any time.

### **Item 19 – Requirements for State-Registered Advisers**

#### **Executive Officers and Management Personnel**

**Erik J. Roberts**

#### ***Post Secondary Educational Background:***

- The Wharton School at the University of Pennsylvania, Master's in Business Administration: 2018-2020
- Vanderbilt University's Owen Graduate School of Management: 2017-2018
- Williamson School of Business at Youngstown State University, Bachelors degree in Finance: 2014

***Business Background:***

- Infinitus Wealth Management, Managing Member, CEO, CCO, and Investment Adviser Representative, 07/2021 to Present
- Thompson Research Group, Summer Associate, 2018
- Edward Jones Investments, Financial Advisor, 2017
- Merrill Lynch, Financial Advisor, 2014-2015
- Wall Street Warfighters Foundation, Associate, 2014
- U.S. Army, Non-Commissioned Officer, 2002-2007

**Other Business Activities**

See Item 10 – Other Financial Industry Activities and Affiliations.

**No Performance-based Fees**

As previously disclosed in *Item 6*, Infinitus Wealth Management does not charge or accept performance-based fees.

**No Arbitrations**

Infinitus Wealth Management or any of its associated persons have not been the subject of any client arbitrations or similar legal disputes.

**Issuer of Securities**

We do not have relationships or affiliations with issuers of securities that are material to our advisory clients.

**Customer Privacy Policy Notice**

The information contained in this section will also be disclosed in Infinitus Wealth Management's Privacy Policy Statement. This statement will be provided to all clients in accordance with the rules and regulations of the *Gramm-Leach-Bliley Act of 1999*. As a registered investment advisor, Infinitus Wealth

Management LLC and its investment adviser representatives will gather and develop personal information regarding our clients. This information will be gathered and developed by us for the following purposes:

1. To determine the client's financial goals and objectives
2. To determine the level of advisory services needed and desired by the client
3. To provide the client with specific recommendations regarding advisory services
4. To provide the client with specific recommendations regarding financial products
5. To provide ongoing support and recommendations regarding financial products held in the client's account

Client information that Infinitus Wealth Management LLC will collect may include, but not be limited to the following:

- Information received from clients on financial inventories through consultations with its representatives. This information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of account and other records concerning the clients' financial conditions and assets, together with information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.
- Information developed as part of financial plans, analyses or investment advisory services.
- Information concerning investment advisory account transactions, such as wrap account transactions.
- Information about clients' financial products and services transactions with Infinitus Wealth Management LLC

When a client account is closed, Infinitus Wealth Management LLC will continue to keep all client information confidential in accordance with the principles stated in its privacy policy. A copy of the Privacy Policy Notice will be delivered to all clients in writing by at least one of the following methods:

- By hand delivering a copy to the client
- Mailing a copy to the client's address on record
- If business is conducted electronically, a notice may be posted on an electronic site as long as the client acknowledges receipt of the Privacy Policy Notice prior to the client obtaining any services or products from Infinitus Wealth Management LLC

A copy of the Privacy Policy Notice will be provided to the client no later than the time a client establishes a relationship with Infinitus Wealth Management LLC, unless this situation would cause a delay in the client obtaining services and the client agrees to accept the notice at a later date. When this situation applies, a copy of the Privacy Policy Statement will be delivered to the client within a reasonable time period following the transaction.

Any time a change is made to the Privacy Policy, the statement to clients will be revised. The revised statement will be given to all affected clients prior to any disclosure of information. In addition, Infinitus Wealth Management LLC will provide a copy of its Privacy Policy Statement to all current and existing clients at least annually.

# INFINITUS WEALTH MANAGEMENT, LLC

State Registered Investment Adviser

Infinitus Wealth Management, LLC

55 Music Square E, Suite B

Nashville, TN 37203

330-307-9396

[www.infinituswealth.com](http://www.infinituswealth.com)

## **Erik James Roberts, MBA**

Chief Executive Officer

Chief Compliance Officer

Financial Advisor

55 Music Square E, Suite B

Nashville, TN 37203

(330) 307-9396

### **Form ADV Part 2B**

Brochure Supplement

January 1, 2026

**This brochure supplement provides information about Erik James Roberts that supplements the Infinitus Wealth Management, LLC Form ADV Part 2A advisory brochure. You should have received a copy of that brochure. Please contact Mr. Erik James Roberts, Chief Compliance Officer, at (330)307-9396 if you did not receive the Infinitus Wealth Management, LLC's Form ADV Part 2A or Form ADV Part 2A - Appendix 1 brochure or if you have any questions about the contents of this supplement. Additional information about Erik James Roberts is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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

Regulatory guidance requires the firm to disclose through Form ADV Part 2B relevant post-secondary education and professional training for each associate of the firm, as well as their business experience for at least the past five years.

Name

Erik James Roberts

Year of Birth    CRD #

1983            6357992

### Educational Background

- The Wharton School at the University of Pennsylvania, Master's in Business Administration: 2018-2020
- Vanderbilt University's Owen Graduate School of Management: 2017-2018
- Williamson School of Business at Youngstown State University, Bachelors degree in Finance: 2014

### Business Experience

- Infinitus Wealth Management, Managing Member, CEO, CCO, and Investment Adviser Representative, 07/2021 to Present
- Thompson Research Group, Summer Associate, 2018
- Edward Jones Investments, Financial Advisor, 2017
- Merrill Lynch, Financial Advisor, 2014-2015
- Wall Street Warfighters Foundation, Associate, 2014
- U.S. Army, Non-Commissioned Officer, Purple Heart Recipient, 2002-2007

## **Item 3 - Disciplinary Information**

Registered investment advisers are required to disclose material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item. There are no reportable criminal or civil actions, administrative enforcement proceedings, self-regulatory organization enforcement proceedings or any other proceedings applicable to Erik James Roberts.

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

Erik James Roberts is the CEO and Founder of Purple Heart Pickleball LLC and is unrelated to Infinitus Wealth Management LLC

**Item 5 - Additional Compensation**

Infinitus Wealth Management, LLC prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes, for providing advisory services to its clients. The firm also prohibits compensation for advisory services involving performance-based fees.

**Item 6 - Supervision**

We supervise Mr. Roberts by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. We will monitor the advice that he may provide you by performing the following ongoing reviews/requirements:

- Account opening documentation when the relationship is established,
- Daily review of account transactions,
- Oversight of your financial situation, objectives, and investment needs,
- Client correspondence,
- Requiring each associate at least annually review and attest to firm policy, and
- Periodic branch office reviews.

Questions relative to Infinitus Wealth management, LLC, its Form ADV Part 2A, or this ADV Part 2B may be made to the attention of Mr. Roberts at [erik.roberts@infinituswealth.com](mailto:erik.roberts@infinituswealth.com) or (330)307-9396.

Additional information about the firm, other advisory firms, or associated investment adviser representatives, including Mr. Roberts is available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms or their associated personnel can be accomplished by name or a unique firm identifier, known as an IARD number. The IARD number for Infinitus Wealth Management, LLC is 317198; Mr. Roberts individual reference number is 6357992. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling a state securities administrator office.

**Our investment advisory services and investment vehicles offered**

<b>Are Not NCUA/NCISIF Insured</b>	<b>Are Not Credit Union Guaranteed</b>	<b>May Lose Value Including Principal</b>
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