

A t h e r e a n Wealth Management, LLC

Form ADV Part 2A Firm Brochure
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Atherean Wealth Management, LLC is a registered investment advisor. Registration as an investment advisor does not imply that a certain level of skill or training has been obtained. This brochure provides information about the qualifications and business practices of Atherean Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at 347-409-1499. 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 Atherean Wealth Management, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

This updated filing dated March 26, 2021 contains the following material changes from the previous annual filing:

The principal place of business of Atherean Wealth Management, LLC has moved to 101 Hudson Street, 21st Floor, Jersey City, NJ 07302. Item 1 has been amended accordingly.

Atherean Wealth Management, LLC no longer offers the option to retain Third Party Managers (“TPMs”) to manage client assets. Items 4, 5, 10, 12, 15, 16 and 17 have been amended accordingly.

The circumstances under which AWM may waive financial planning fees and/or provide financial planning services to asset management clients free of charge, as well as circumstances under which the asset management fee is negotiable have been modified. Item 5 has been amended accordingly

We have provided more details about our investment process and the risks involved. Items 4 and 8 have been amended accordingly

Part 2A of ADV: Atherean Wealth Management, LLC Firm Brochure

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Item 4: Advisory business

- A. Atherean Wealth Management, LLC (“AWM”, “we”), a New Jersey limited liability company, is a registered investment advisor formed in March of 2014. AWM provides portfolio design and construction, asset management and supervision, and comprehensive financial planning services to individuals, high net worth individuals, pension and profit-sharing plans, corporations and other business entities, trusts, estates, endowments, and charitable organizations. Christopher M. Gething Jr., CFP®, EA owns 100% of Atherean Wealth Management, LLC. He has worked in the wealth management industry since October of 2006.

Atherean Wealth Management, LLC provides asset management and financial planning services to individuals, high-net-worth individuals, pension and profit-sharing plans, corporations and other business entities, trusts, estates, endowments, and charitable organizations. We provide an asset management program which is based upon the risk tolerance, time horizon, and investment objectives of the client. This process will consist of several steps. First, a strategic asset allocation model will be designed based upon the client risk tolerance and needs. Second, we will construct a portfolio for the client based upon the asset allocation model and our insight and opinions as relates to political and economic conditions, market sentiment and individual security valuation. Third and finally, we will monitor and continually adjust the portfolio. AWM will actively manage client assets. This is accomplished by directing the client to open a brokerage account at a custodian and subsequently having the investment program managed and implemented by AWM as the portfolio manager. AWM will provide continuous and regular supervision of client assets and will conduct reviews and make adjustments periodically.

- B. Atherean Wealth Management, LLC will customize the investment program and/or the financial plan as per the needs, resources, capabilities, risk tolerance, time horizon and objectives of the client. Whether or not the nature of the specific engagement includes financial planning per se, the financial planning process, as defined by the Certified Financial Planner™ Board of Standards, will be followed. This process consists of six steps. The first step is to establish the scope and nature of the specific engagement. The second step is to gather financial information from the client. The third step is to analyze the financial information from the client. The fourth step is to make financial planning and investment recommendations. The fifth step is to implement the financial planning and investment program, and the final step is to continuously monitor the investment program and/or financial plan, making adjustments as necessary. The client will have the ability to restrict investments in certain types of securities. Any request to implement such restrictions must be made in writing, and sent to the address on the cover of this brochure.
- C. Atherean Wealth Management, LLC does not at this time offer a wrap fee product
- D. Atherean Wealth Management, LLC manages client assets on either a discretionary basis or a non-discretionary basis. As of December 31, 2020, we had \$6,118,983 in assets under

management, of which \$2,746,681 was managed on a discretionary basis and \$3,372,302 was managed on a non-discretionary basis.

Item 5: Fees and compensation

A. Fee schedule

Atherean Wealth Management, LLC charges clients an asset management fee which is calculated as a percentage of the assets under management. The details of the fee will be specified in the Investment Advisory Agreement. The percentage is equal to 1.0% of the account balance per annum and is typically not negotiable for account balances of less than \$5,000,000. Fees for financial planning services are separate and distinct from the asset management fees described above. Atherean Wealth Management, LLC charges a fixed annual fee for financial planning services, and the fixed fee rate will typically be between \$1,000 and \$2,500 annually. Financial planning fees are negotiable and are dependent upon the specific nature of the work being performed, and the details of the financial planning fee will be specified in the Financial Planning Agreement. AWM may waive the financial planning fee at its discretion and/or may provide certain limited-scope financial planning-related services, at its discretion, to asset management clients of AWM at no additional charge.

B. Asset management fees are payable quarterly in advance and will be deducted from the account within 30 days of the start of the calendar quarter, or as soon as possible thereafter, based upon the account balance as of the close of business on the last day of the preceding calendar quarter. The first partial calendar quarter after which the Investment Advisory Agreement is executed will be billed on a prorated basis in arrears, based upon the number of days between the execution of the Investment Advisory Agreement and the end of the calendar quarter and the account balance as of the close of business on the last day of the calendar quarter. In cases where financial planning services are provided on a fixed annual fee basis, fees will be billed quarterly in advance. AWM reserves the right to discontinue work on any account which is more than 30 days past due.

C. Clients shall be responsible for any expenses associated with the custody, clearing, and trading of their account, including brokerage commissions, mutual fund fees, and fees for any tax or legal advice related to their brokerage account. AWM shall be responsible for all of its own operational and administrative costs. More information about brokerage practices and their associated costs can be found in Item 12 of this brochure.

D. As stated in section 5.B., asset management fees are due and payable quarterly, in advance. Clients may terminate the advisory relationship within five (5) business days of executing the Investment Advisory Agreement for a full refund. Thereafter, clients may terminate the Investment Advisory Agreement by giving thirty (30) days' written notice. In the event that an Investment Advisory Agreement is terminated prior to the end of a billing quarter, the client shall be entitled to a prorated refund of the fee paid for the quarter, based upon the number of

days that remain in the quarter subsequent to the date that the Investment Advisory Agreement is terminated. Similarly, fees associated with assets added or removed by the Client in the middle of a calendar quarter will be billed or adjusted in arrears.

- E. Atherean Wealth Management, LLC does not accept compensation for the sale of securities or any other investment product

Item 6: Performance based fees and side by side management

Atherean Wealth Management, LLC does not charge performance-based fees (fees charged for the capital gains on or capital appreciation of the assets of the client)

Item 7: Types of clients

Atherean Wealth Management, LLC provides asset management and financial planning services to individuals, high-net-worth individuals, pension and profit-sharing plans, corporations and other business entities, charitable organizations, trusts, estates, and endowments. AWM does not have a minimum account size.

Item 8: Methods of analysis, investment strategies, and risk of loss

- A. Methods of analysis and investment strategies

We construct client portfolios using a combination of strategic asset allocation, tactical asset allocation, and individual security analysis. The strategic asset allocation is based upon the unique needs of the individual client, and is determined based upon the risk tolerance, time horizon and investment objectives of the client. We subsequently apply tactical modifications to the portfolio based upon our capital market expectations which are based upon an analysis of factors such as political and economic conditions, market conditions, asset class operating metrics, and asset class valuation. There are risks that asset classes in our strategic allocations will not realize their expected returns or that the analysis related to our tactical allocations or asset class valuation models will not be correct.

Equity asset classes are typically represented in the portfolio by exchange-traded funds, individual equity securities, or a combination of the two. Other vehicles may be used as well including open-end and closed-end investment company securities. We seek to purchase individual equity securities at discounts to what we determine to be their intrinsic value. We determine intrinsic value using a variety of methods including net-asset value, free cash flow models, and dividend growth models. There are risks that our valuation models may be incorrect, or that incorrect assumptions may be used in formulating the models. Other valuation methods may be used as well, and other factors may be used in our decision-making process such as shareholder-friendliness and character of board and management,

capital structure of the issuer and quality of the financial reporting of the company. There are risks that our assessments of these factors may be incomplete, incorrect, or irrelevant.

Fixed income asset classes are typically represented in the portfolio by exchange-traded funds, open and closed-end investment company securities, or a combination of these, and in some cases individual debt issues. We formulate capital market expectations for fixed income securities based upon our outlook for interest rate and yield curve dynamics as well as general economic conditions as relates to credit risk. There are risks that our capital market expectations and analysis may not be correct. In the case of individual debt securities, we may use other methods of analysis as well including credit analysis of the issuer. There are risks that our credit analysis may be incorrect or insufficient.

B. Risk of loss

The risks discussed in this section are not a complete list of all risks, and investing in securities entails risk of loss which clients should be prepared to bear. AWM designs and constructs portfolios which seek to meet the risk tolerance and investment objectives of the client, and does so primarily through the strategic asset allocation process as well as through tactical asset allocation and security and asset class analysis and valuation. There is no guarantee that such a portfolio will achieve the desired result. A portfolio designed and managed by AWM may also be subjected to interest rate risk, market risk, inflation risk, currency risk, reinvestment risk, business risk, liquidity risk, and financial risk, among other risks.

Item 9: Disciplinary Information

- A. Neither AWM nor its associated person has any legal or disciplinary events which are material to the evaluation of AWM or any of the members of its management.

Item 10: Other Financial Industry Activities and Affiliations

- A. Neither AWM nor its associated person are currently registered nor have any applications pending for a broker-dealer or a registered representative of a broker-dealer
- B. Neither AWM, nor any of its associated persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.
- C. Christopher M. Gething Jr. is a licensed Life, Accident and Health insurance agent, however he does not receive commissions or trails related to the placing of life, accident or health insurance policies. He is currently insurance licensed in NY and NJ, but is not insurance licensed in PA. He will only offer insurance products to clients of states in which he is licensed. Christopher M. Gething Jr. is also employed by Intuit/Turbotax as a credentialed tax expert lead. In this capacity, he provides leadership and tax advice, training and support to tax professional employees (CPAs, Enrolled Agents and Attorneys) of Intuit/Turbotax during tax season.

Christopher M. Gething Jr. is also the managing member and sole member of Atherean Enterprises LLC. Atherean Enterprises LLC offers tax preparation and planning.

- D. AWM does not recommend or select other investment advisors for its clients or receive compensation, indirectly or directly, from other investment advisors

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

- A. Standard of Conduct and compliance with laws, rules and regulations
Atherean Wealth Management, LLC was founded for the purpose of acting as a fiduciary for its clients in providing financial planning and asset management services. We act in the best interest of our clients at all times. We take this responsibility very seriously, and it is a core component of our overall business philosophy. Christopher M. Gething, Jr. is the chief compliance officer (“CCO”) of AWM, and is responsible for monitoring the conduct of all AWM personnel to ensure compliance with all applicable rules, laws and regulations, and enforcing the Code of Ethics (“COE”). The COE includes provisions related to, but not limited to, confidentiality and protection of client information, prohibitions against insider trading, disclosure of conflicts of interest, personal trading policies, compliance with federal and state securities laws, and fiduciary duties and responsibilities. All AWM personnel must acknowledge agree to be bound by the terms of the COE at least annually or upon amendment of the COE. A copy of the COE is available and can be obtained by submitting a written request to the address on the front page of this brochure.
- B. Neither AWM nor any of its related persons buy or sell for client accounts any securities in which AWM or any of its related persons have a material financial interest
- C. In many circumstances AWM will take positions similar to those of our clients. As we firmly believe in our investment philosophy, it would follow logically that we would invest our proprietary and/or personal capital in a similar manner to the way that client assets are managed and allocated. However, personal trading will be restricted, in order to prevent AWM or its personnel from benefiting from trading of client accounts, as described in Item 11D. below.
- D. In a majority of cases the securities dealt with by AWM are liquid securities and the size of the positions taken is small relative to the size of the entire tradable market. However, in order to avoid benefitting from price movements caused by the execution of client transactions, we will execute transactions for our own accounts, whether in the name of AWM or in the name of any of our personnel, in a manner which does not allow our own accounts to benefit from price movements or fluctuations caused by trading within the accounts of our clients. The CCO will monitor all trading of its personnel to ensure compliance with this policy.

Item 12: Brokerage practices

- A. AWM will make recommendations to the client in the selection of broker-dealers. Factors used in recommending broker-dealers and clearing firms include transaction costs, quality of execution, reputation, quality of service, and financial strength. It should be noted that AWM may also receive services from certain broker-dealers, custodians, and clearing firms including research, market data, performance reporting, and practice management tools. This may represent a conflict in that it could create an incentive for AWM to recommend broker-dealers who provide such services. The client is under no obligation to utilize broker-dealers whom we recommend. AWM is not affiliated with the broker-dealers. The broker-dealers do not supervise AWM, its agents or its investment activities. The transaction cost and the quality of trade execution obtained at broker-dealers whom we recommend may be better or worse than can be obtained elsewhere. In cases where the Client directs us to use particular brokerage services, AWM may be impaired in its ability to obtain best execution and will not be able utilize order aggregation, which will likely result in higher costs to the Client.

- B. Aggregation of client orders
Under some circumstances, when similar securities are transacted in multiple accounts, and the option to aggregate is available from the broker-dealer, AWM will aggregate client orders in order to obtain best execution. In such cases, transaction costs will be divided in an equitable manner between the relevant accounts. In certain cases, order aggregation will not be used, and the client should be aware that this may not result in best execution.

Item 13: Review of accounts

- A. Client accounts are reviewed on a monthly basis at a minimum. These reviews are conducted by Christopher M. Gething Jr. CFP®, EA and the accounts are reviewed with respect to the overall asset allocation from both a strategic and tactical perspective, as relates to the investment policy and client risk tolerance levels, time horizon, and investment objectives, as well as to external factors such as political, economic and market conditions, and individual security analysis.

- B. Non-periodic reviews may be triggered by external events including economic, political, market, or individual company-related events, as well as by internal events related to the individual client's financial and personal life situation, such as change in employment, change in health, change in family situation such as death, disability or divorce, or any other change in financial condition or personal situation.

- C. Clients will receive statements at least quarterly which will provide details related to their account. These statements will be generated and sent to the client by the custodian. Clients will also receive reports from AWM on a quarterly basis. These reports are prepared and reviewed by the Chief Compliance Officer of AWM, however they are not reviewed by a third

party. Clients should review these reports carefully for accuracy and compare them with reports provided by the custodian.

Item 14: Client referrals and other compensation

- A. Neither AWM nor any members of its management receive direct compensation for client referrals. However, AWM will on occasion partner with CPAs, attorneys, insurance agents, and other professionals as part of the comprehensive financial planning process, and may refer clients to these professionals. Such professionals may also refer clients to AWM. It is important that the client be aware of this arrangement as it may create an incentive for AWM to refer clients to those professionals who refer clients to AWM. Clients are under no obligation to use the services of those professionals to whom AWM refers them.

- B. AWM does not directly or indirectly compensate any person or entity that is not a supervised person of AWM for client referrals.

Item 15: Custody

AWM does not take custody of client assets. Custody of client assets will be taken by a custodian with whom AWM maintains a relationship for the purposes of providing custody, clearing and trading. However, AWM does have limited custody of client assets due to the fact that it deducts advisory fees from client accounts. Prior to having fees deducted via a qualified custodian, AWM will: (1) Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian, (2) Send the qualified custodian written notice of the amount of the fee to be deducted from the client account, and (3) send the client an itemized invoice including any formulae used to calculate the fee, the time period covered by the fee, and the amount of assets under management on which the fee was based. Clients will receive account statements from the custodian at a minimum once per quarter, and these statements should be reviewed carefully. AWM is not affiliated with the custodian. The custodian does not supervise AWM, its agents or its investment activities.

Item 16: Investment discretion

In cases where AWM is granted discretion over the account, the Client will execute a limited power of attorney ("LPA") as described in the Investment Advisory Agreement. The LPA will give AWM the authority to determine the securities to be bought and sold as well as the time at which the securities are bought or sold and the quantity of the securities to be bought or sold. AWM has an existing relationship with the custodian/clearing firm to execute, clear, settle, and hold client accounts and securities, as described in the Investment Advisory Agreement. The commissions and/or transaction fees charged by the clearing firm may be higher or lower than obtainable elsewhere. These commissions and fees are in addition to AWM's asset management fee as described in Item 5 of this brochure. In certain cases, assets may be managed on a non-discretionary basis. This would occur, for example, where the scope of the financial planning engagement is limited. In such cases, the authority over the account would be limited. The scope of the arrangement is described in detail in the Investment Advisory Agreement.

Item 17: Voting client securities

The Client will typically receive proxy information from the broker-dealer and/or custodian. Clients will be expected to vote their own proxies. In cases where the Client wishes to obtain advice on voting proxies, AWM will provide advice to the Client and will disclose any conflicts related to such advice.

Item 18: Financial Information

AWM is not required to submit a balance sheet for our most recent fiscal year as we do not require or solicit prepayment of more than \$500 in fees per client more than six months in advance. AWM does not have any financial commitment which would impair our ability to meet contractual commitments to clients. Additionally, AWM has not been the subject of a bankruptcy petition within the last ten years.

Item 19: Requirements for state-registered advisors

A. Principal management persons

Christopher M. Gething Jr., CFP®, EA (b.1977) is the Chief Compliance Officer, Managing Member, sole member, and sole advisory representative of AWM. He founded Atherean Wealth Management, LLC in March of 2014, and has worked in the wealth management industry since October of 2006. From October of 2006 until March of 2011 he was a Financial Advisor and Financial Services Representative at MetLife Securities Inc. and Metropolitan Life Insurance Company, respectively. From March of 2011 until March of 2014 he was a Financial Advisor at RMR Wealth Management, LLC, an SEC registered investment advisor based in New York City, and a registered representative of Dinosaur Securities, LLC, a boutique investment bank based in NYC and London. During this time he provided financial planning and wealth management services to individuals and small businesses primarily in the NYC metro area. He obtained the CFP® certification in 2010, the FINRA Series 7 and Series 63 licenses in 2006, the IRS Enrolled Agent credential in 2017, and is a CFA level 3 candidate. More information about the business and educational background of Christopher M. Gething Jr., CFP®, EA can be found in the brochure supplement, Form ADV 2B.

B. Other business activities

Christopher M. Gething Jr., CFP®, EA owns and operates Atherean Enterprises, LLC, of which he is the sole member, employee, and managing member. He spends approximately 10% of his time on this business activity. Atherean Enterprises, LLC offers tax preparation and planning. Christopher M. Gething Jr., CFP®, EA is also employed by Intuit/Turbotax as a credentialed tax expert lead. In this capacity, he provides leadership and tax advice, training and support to tax professional employees (CPAs, Enrolled Agents and Attorneys) of Intuit/Turbotax during tax season. He spends approximately 25% of his time on this activity on an annual basis.

Christopher M. Gething Jr. is also a licensed life, accident and health agent, however he does not

receive commissions or trails related to the placing of insurance policies. More information about the other business activities of Christopher M. Gething Jr. can be found in the brochure supplement, Form ADV 2B.

C. Performance-based fees

Neither AWM nor any of its associated persons are compensated for advisory services based upon the capital gains or appreciation in the account (“performance-based fees”).

D. Disclosures

Neither AWM nor any members of its management have been involved in or found liable for any arbitration claim alleging damages in excess of \$2,500. Additionally, neither AWM nor any members of its management have been involved in nor found liable in any civil, SRO, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statement(s) or omissions; theft, embezzlement or other wrongful taking of property; bribery, counterfeiting, or extortion; or dishonest, unfair or unethical business practices.

E. Relationships with issuers

Neither AWM nor any members of its management have any relationship or arrangement with any issuer of securities.