

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

Form ADV Part 2A Firm Brochure
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August 29, 2020

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 August 29, 2020 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.

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 a customized asset management program based upon the risk tolerance, time horizon, and investment objectives of the client. This process will consist of several steps. First, an 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 security valuation. Third and finally, we will monitor and continually adjust the portfolio. In the majority of cases 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. In certain situations, we may enlist a third-party manager (“TPM”) to carry out the monitoring and rebalancing of the assets on our behalf. In these cases, the TPM will have discretion over the account, and AWM will have discretion in hiring and firing of the TPM. Prior to introducing clients to another investment adviser (“IA”), AWM will be responsible for determining whether the investment advisory firm is properly licensed, notice filed, or exempt from registration with the relevant jurisdiction. Regardless of whether assets are managed directly by AWM or by a third-party manager or 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, and capabilities 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. As each portfolio

is customized, 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 June 30, 2020, we had \$4,818,664 in assets under management, of which \$2,276,260 was managed on a discretionary basis and \$2,542,404 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. For situations where AWM acts as portfolio manager, this percentage is equal to 1.0% of the account balance per annum, and is typically not negotiable for account balances of less than \$1,000,000. In situations where AWM hires a TPM to manage assets, this fee is negotiable and is specified in the Investment Advisory Agreement, but total client fees will not exceed 3.0% of assets under management per annum. 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. 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 will usually do so if the client has an Investment Advisory Agreement with AWM and at least \$100,000 under management with AWM.

- 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, fees paid to third party managers, including, but not limited to, TPM asset management 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 both strategic asset allocation and tactical asset allocation. 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 analysis of factors such as political and economic conditions, general market conditions, and, in some cases, individual security analysis. Other factors may be considered as well. 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 will not be correct.

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 asset allocation process. There is no guarantee that such a portfolio will achieve the desired result, and furthermore, there are risks associated with an allocated portfolio, including the risk that the portfolio may not participate in sharp increases in a particular security or asset class. 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. As discussed in Item 4.B., AWM may occasionally recommend and utilize TPMs to implement the asset allocation model tailored for the client and monitor, rebalance and adjust the client assets. AWM does not receive any compensation from these TPMs other than the advisory fees discussed in Item 5.

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 and 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. In situations where assets are managed directly by AWM, where AWM acts as the portfolio manager, 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 to utilize order aggregation, which will likely result in higher costs to the Client.

In situations where asset management services are provided by third party asset managers, in most cases these managers will provide custody, clearing, and trading as part of their services. The fees charged by the TPM for asset management, custody, trading and clearing are in addition to asset management fees charged by AWM as described in Item 5A, and are paid for by the client. These costs may be better or worse than can be obtained elsewhere.

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. 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.
- B. Non-periodic reviews may be triggered by either economic, political or market events, as well as by 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 either by a custodian with whom AWM maintains a relationship for the purposes of providing custody, clearing and trading, or by a TPM enlisted by AWM for the purposes of performing asset management services. 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. In cases where assets are managed directly by AWM, 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 AWMs asset management fee as described in Item 5 of this brochure.

In cases where assets are managed by a TPM, the TPM will have discretion over the trading of client assets, and AWM will have discretion over the hiring and firing of the TPM. 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

In cases where AWM acts as portfolio manager for the Account, typically the Client will 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. In cases where AWM hires a TPM to manage the assets of the Client, the TPM will typically have their own policies and procedures for handling proxies. More information can be found in the ADV of the TPM.

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 30% 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.