

Metis Wealth Management & Planning LLC

Brochure

Dated: January 4, 2021

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This brochure provides information about the qualifications and business practices of Metis Wealth Management & Planning LLC. If you have any questions about the contents of this brochure, please contact us at (843) 271-6088. 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 Metis Wealth Management & Planning LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

References herein to Metis Wealth Management & Planning LLC as a “registered investment adviser” or any reference to being “registered” does not imply a certain level of skill or training.

Item 2 Material Changes

Since the Registrant’s annual amendment on 3/11/2020 there have been the following material and non-material changes:

- Item 4E updated to reflect the end-of-year assets under management.
- Supplemental Information updated for Robert and Jennifer Sokolowski; both became CERTIFIED FINANCIAL PLANNERS™ in 2020.

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Item 4 Advisory Business

A. Metis Wealth Management & Planning LLC (“Metis”) is a limited liability company originally formed in July 2019 in the state of South Carolina. Metis became registered as an Investment Adviser Firm in November 2019. Metis is owned by Roy Sokolowski and Patricia Sokolowski.

B.

INVESTMENT MANAGEMENT SERVICES

Metis provides discretionary investment management services on a *fee-only* basis. Metis’s negotiable annual investment advisory fee is based upon a percentage (%) of the market value of the assets placed under Metis’s management.

Metis’s investment management services are customized based on the individual client’s needs. Prior to making any investment recommendations to new clients, we meet with the prospective client to assess their needs, goals and objectives. Our focus during this process is on assisting the prospective client with determining their short-term and long-range investment goals and objectives.

Upon completing the analysis and the engagement of Metis to provide investment management services, we will work to determine an asset allocation strategy customized to the client’s financial goals, objectives and risk tolerance. Once an asset allocation strategy is agreed upon, Metis will customize the client’s portfolio allocation taking into consideration any limitations or restrictions, the market and economy at the time and the client’s financial situation, goals and objectives.

ETF PORTFOLIOS

For smaller accounts Metis offers managed portfolios of exchange traded funds (“ETF’s”) that are designed to provide diversified portfolios at much lower asset levels than our traditional investment management services. We still take the time to work with clients to determine the proper asset allocation based on their financial goals, objectives and risk tolerance. The fee is based on a percentage of the market value of the assets under management.

FINANCIAL PLANNING AND CONSULTING SERVICES (STAND-ALONE)

Metis may provide financial planning and/or consulting services (including investment and non-investment related matters, including estate planning, insurance planning, etc.) on a stand-alone separate fee basis. Metis's planning and consulting fees are negotiable, but are generally an hourly fee of \$200, depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s).

Prior to engaging Metis to provide planning or consulting services, clients are generally required to enter into a *Financial Planning and Consulting Agreement* with Metis setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to Metis commencing services.

If requested by the client, Metis may recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Metis.

If the client engages any such recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional. At all times, the engaged licensed professional[s] (i.e. attorney, accountant, insurance agent, etc.), and not Metis, shall be responsible for the quality and competency of the services provided.

It remains the client's responsibility to promptly notify Metis if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Metis's previous recommendations and/or services.

SOCIAL SECURITY OPTIMIZATION

As a stand-alone planning service, Metis provides an analysis of the optimal time to start Social Security for individuals and couples nearing retirement. Included in the written report is a comparison of different scenarios and a one-on-one meeting with the planner to discuss questions related to Social Security. The fee for this service is \$250.

RETIREMENT PLAN CONSULTING SERVICES

Metis provides retirement plan consulting services to sponsors of self-directed retirement plans and defined benefit plans organized under the Employee Retirement Security Act of 1974 ("ERISA"). Metis performs these services in an ERISA Section 3(21) capacity, by assisting with the development of investment policy statements, and then the selection and monitoring of investment alternatives from which plan participants may choose in self-directing the investments for their individual plan retirement accounts. Upon request by the plan sponsor, Metis may also provide participant education designed to assist participants in identifying the appropriate investment strategy for their retirement plan accounts. The terms and conditions of the engagement between Metis and the plan sponsor will be set forth in a Retirement Plan Services Agreement.

MISCELLANEOUS

DISCLOSURE OBLIGATIONS AS A FIDUCIARY. Metis has a fiduciary duty to provide services in the client's best interest. As a fiduciary Metis avoids conflicts of interest; if conflicts of interest do occur, we seek to mitigate them or, at a minimum, to make full disclosure of all material conflicts of interest to our clients.

Non-Investment Consulting/Implementation Services. To the extent requested by the client, Metis may provide consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. Neither Metis, nor any of its representatives, serves as an attorney, accountant, or licensed insurance agent, and no portion of Metis's services should be construed as same. To the extent requested by a client, Metis may recommend the services of other professionals for certain non-investment implementation purposes (i.e. attorneys, accountants, insurance, etc.). The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Metis.

If the client engages any such recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional.

It remains the client's responsibility to promptly notify Metis if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Metis's previous recommendations and/or services.

Variable Annuity Management. Metis provides advisory services relative to the allocation of assets among the investment sub-divisions that comprise a variable investment product owned by the client. Metis manages the variable annuity on a long-term basis, the objective of which is to be invested according to the goals and risk tolerances of the client. Of course, there can be no assurance or guarantee that Metis's decisions will be correct or profitable. Metis includes the variable product assets as part of "assets under management" for the purposes of calculating its annual advisory fee.

Retirement Rollovers-Potential for Conflict of Interest: A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Metis recommends that a client roll over their retirement plan assets into an account to be managed by Metis, such a recommendation creates a conflict of interest if Metis will earn an advisory fee on the rolled over assets. No client is under any obligation to roll over retirement plan assets to an account managed by Metis. **Metis's Chief Compliance Officer, Jennifer Sokolowski, remains available to address any questions that a client or prospective client may have regarding the potential for conflict of interest presented by such rollover recommendation.**

Use of Mutual Funds. Most mutual funds are available directly to the public. Thus, a prospective client can obtain many of the mutual funds that may be recommended and/or utilized by Metis independent of engaging Metis as an investment advisor. However, if a

prospective client determines to do so, he/she will not receive Metis's initial and ongoing investment advisory services.

Cash Positions. Depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), Metis may maintain cash and cash equivalent positions (such as money market funds, etc.) for defensive and liquidity purposes. Unless otherwise agreed in writing, all such cash positions are included as part of assets under management for purposes of calculating Metis's advisory fee.

Portfolio Activity. As part of its investment advisory services, Metis will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including, but not limited to, investment performance, mutual fund manager tenure, style drift, and/or a change in the client's investment objective. Based upon these factors, there may be extended periods of time when Metis determines that changes to a client's portfolio are neither necessary nor prudent. Of course, as indicated below, there can be no assurance that investment decisions made by Metis will be profitable or equal any specific performance level(s).

Client Obligations. In performing its services, Metis shall not be required to verify any information received from the client or from the client's other professionals and is expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify Metis if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Metis's previous recommendations and/or services.

Disclosure Statement. A copy of Metis's written Brochure as set forth on Part 2A of Form ADV shall be provided to each client prior to, or contemporaneously with, the execution of the *Investment Advisory Agreement or Financial Planning and Consulting Agreement*. Any client who has not received a copy of Metis's written Brochure at least 48 hours prior to executing the *Investment Advisory Agreement or Financial Planning and Consulting Agreement* shall have five business days after executing the agreement to terminate Metis's services without penalty.

- C. Metis shall provide investment advisory services specific to the needs of each client. Prior to providing investment advisory services, an investment adviser representative will ascertain each client's investment objective(s). Thereafter, Metis shall allocate and/or recommend that the client allocate investment assets consistent with the designated investment objective(s). The client may, at any time, impose reasonable restrictions, in writing, on Metis's services.
- D. Metis does not participate in a wrap fee program.
- E. As of December 31, 2020, Metis had \$76,847,682 in assets under management.

Item 5 Fees and Compensation

A.

INVESTMENT MANAGEMENT SERVICES, ETF PORTFOLIOS AND VARIABLE ANNUITIES

Metis provides discretionary investment management services, ETF Portfolios and Variable Annuity Management on a *fee-only* basis. Metis’s negotiable annual investment advisory fee shall be based upon a percentage (%) of the market value and type of assets placed under Metis’s management (between negotiable and 1.00%) as follows:

<u>Market Value of Portfolio</u>	<u>% of Assets</u>
On the First \$2,000,000	1.00%
From \$2,000,001- \$5,000,000	0.75%
From \$5,000,001 and above	Negotiable

Metis, at its sole discretion, may charge a lesser investment management fee. As a result, similar clients could pay different fees. In addition, similar advisory services may be available from other investment advisers for similar or lower fees.

FINANCIAL PLANNING AND CONSULTING SERVICES (STAND-ALONE)

To the extent specifically requested by a client, Metis may provide financial planning and/or consulting services (including investment and non-investment related matters, including estate planning, insurance planning, etc.) on a stand-alone fee basis. Metis’s planning and consulting fees are negotiable, but are generally an hourly fee of \$200, depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s).

SOCIAL SECURITY OPTIMIZATION

Metis may provide stand-alone Social Security Optimization analysis for a set fee of \$250.

RETIREMENT PLAN CONSULTING SERVICES

Metis shall receive a retirement plan consulting fee based upon a percentage (%) of the market value of the relevant plan’s assets. However, fees shall vary depending upon various objective and subjective factors, including but not limited to: the amount of plan assets; plan composition; the scope and complexity of the engagement; the anticipated number of meetings and servicing needs; the professional(s) rendering the service(s); and negotiations with the client. As a result of these factors, similar plan clients could pay different fees, and the services to be provided by Metis to any particular plan client could be available from other advisers at lower fees.

B. Clients may elect to have Metis’s advisory fees deducted from their custodial account. Both Metis's *Investment Advisory Agreement* and the custodial/clearing agreement may authorize the custodian to debit the account for Metis's investment advisory fee and to directly remit that management fee to Metis in compliance with regulatory procedures. Metis will send the client an invoice simultaneous to sending a fee deduction request to the custodian. In the limited event that Metis bills the client directly, payment is due upon

receipt of Metis's invoice. Metis shall deduct fees and/or bill clients quarterly in arrears, based upon the market value of the assets on the last business day of the previous quarter.

- C. As discussed below, unless the client directs otherwise or an individual client's circumstances require, Metis shall generally recommend that Charles Schwab and Co., Inc. ("*Schwab*") serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as *Schwab* charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). In addition to Metis's investment management fee, brokerage commissions and/or transaction fees, clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses).
- D. Metis's annual investment advisory fee shall be paid quarterly, in arrears, based upon the market value of the assets on the last business day of the previous quarter. Metis generally requires a minimum asset level of \$500,000 for custom portfolio management and \$50,000 for ETF portfolios. Metis, in its sole discretion, may charge a lesser investment management fee based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.).

The *Investment Advisory Agreement* between Metis and the client will continue in effect until terminated by either party by written notice in accordance with the terms of the *Investment Advisory Agreement*. Upon termination, a pro-rated portion of the earned but unpaid advisory fee shall be due and debited through the account custodian.

- E. Neither Metis, nor its representatives accept compensation from the sale of securities or other investment products.

Item 6 Performance-Based Fees and Side-by-Side Management

Neither Metis nor any supervised person of Metis accepts performance-based fees.

Item 7 Types of Clients

Metis's clients shall generally include individuals, business entities, pension and profit-sharing plans and trusts.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

- A. Metis may utilize the following methods of security analysis:
- Charting - (analysis performed using patterns to identify current trends and trend reversals to forecast the direction of prices)

- Fundamental - (analysis performed on historical and present data, with the goal of making financial forecasts)
- Technical – (analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices)
- Cyclical – (analysis performed on historical relationships between price and market trends, to forecast the direction of prices)

Metis may utilize the following investment strategies when implementing investment advice given to clients:

- Long Term Purchases (securities held at least a year)
- Short Term Purchases (securities sold within a year)
- Trading (securities sold within thirty (30) days)

Investment Risk. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by Metis) will be profitable or equal any specific performance level(s). We generally seek to reduce risk to the client through asset allocation, diversification and the quality of the underlying investments. Therefore, whether a custom portfolio is designed under our Investment Management Services or an ETF Portfolio is elected for the client, mitigation of risk is a priority.

- B. Metis’s methods of analysis and investment strategies do not present any significant or unusual risks.

However, every method of analysis has its own inherent risks. To perform an accurate market analysis Metis must have access to current/new market information. Metis has no control over the dissemination rate of market information; therefore, unbeknownst to Metis, certain analyses may be compiled with outdated market information, severely limiting the value of Metis’s analysis. Furthermore, an accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

Metis’s primary investment strategies - Long Term Purchases, Short Term Purchases, and Trading - are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer-term investment strategy. Trading, an investment strategy that requires the purchase and sale of securities within a thirty (30) day investment time period, involves a very short investment time period but will incur higher transaction costs when compared to a short term investment strategy and substantially higher transaction costs than a longer term investment strategy.

- C. Currently, Metis primarily allocates (or recommends that the client allocate) client investment assets among various individual equity and fixed income securities, mutual funds, closed-end funds and Exchange Traded Funds (ETF’s) on a discretionary basis in accordance with the client’s designated investment objective(s).

Item 9 Disciplinary Information

Metis does not have any reportable disciplinary information. Please note that the disciplinary history of Metis and its representatives can be obtained from the Division (www.adviserinfo.sec.gov).

Item 10 Other Financial Industry Activities and Affiliations

- A. Neither Metis, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.
- B. Neither Metis, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing.
- C. Metis does not have any relationship or arrangement that is material to its advisory business or to its clients with any related person.
- D. Metis does not receive, directly or indirectly, compensation from investment advisors that it recommends or selects for its clients.

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

- A. Metis maintains an investment policy relative to personal securities transactions. This investment policy is part of Metis's overall Code of Ethics, which serves to establish a standard of business conduct for all of Metis's Representatives that is based upon fundamental principles of openness, integrity, honesty and trust, a copy of which is available upon request.

In accordance with Section 204A of the Investment Advisers Act of 1940, Metis also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Metis or any person associated with Metis.

- B. Neither Metis nor any related person of Metis recommends, buys, or sells for client accounts, securities in which Metis or any related person of Metis has a material financial interest.
- C. Metis and/or representatives of Metis *may* buy or sell securities that are also recommended to clients. This practice may create a situation where Metis and/or representatives of the firm are able to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest. Practices such as "scalping" (i.e., a practice whereby the owner of shares of a security recommends that security for investment and then immediately sells it at a profit upon the rise in the market price which follows the recommendation) could take place if Metis did not have adequate policies in place to detect such activities. In addition, this requirement can help detect insider trading, "front-running" (i.e., personal trades executed prior to those of Metis's clients) and other potentially

abusive practices.

Metis has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of each of Metis's "Access Persons". Metis's securities transaction policy requires that Access Person of Metis must provide the Chief Compliance Officer or his/her designee with a written report of their current securities holdings within ten (10) days after becoming an Access Person. Additionally, each Access Person must provide the Chief Compliance Officer or his/her designee with a written report of the Access Person's current securities holdings at least once each twelve (12) month period thereafter on a date Metis selects; provided, however that at any time that Metis has only one Access Person, he or she shall not be required to submit any securities report described above.

- D. Metis and/or representatives of Metis *may* buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where Metis and/or representatives of the firm can materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest. As indicated above in Item 11.C, Metis has a personal securities transaction policy in place to monitor the personal securities transaction and securities holdings of each of Metis's Access Persons.

Item 12 Brokerage Practices

- A. If the client requests that Metis recommend a broker-dealer/custodian for execution and/or custodial services (exclusive of those clients that may direct Metis to use a specific broker-dealer/custodian), Metis generally recommends that investment management accounts be maintained at *Schwab*. Prior to engaging Metis to provide investment management services, the client will be required to enter into a formal *Investment Advisory Agreement* with Metis setting forth the terms and conditions under which Metis shall manage the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian.

Factors that Metis considers in recommending *Schwab* (or any other broker-dealer/custodian to clients) include historical relationship with Metis, financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by Metis's clients shall comply with Metis's duty to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where Metis determines, in good faith, that the commission/transaction fee is reasonable. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of broker-dealer services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Metis will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, Metis's investment management fee. Metis's best execution responsibility is qualified if securities that it purchases for client accounts are mutual funds that trade at net asset value as determined at the daily market close.

1. Research and Other Soft Dollars Benefits

Metis does not currently maintain any soft dollar arrangements nor is it the intent of the firm to enter into any soft dollar arrangements. In the unlikely event Metis were to enter into a soft dollar arrangement with a brokerage firm, Metis would use soft dollar benefits to service either (a) all of the Firm's clients' accounts; or (b) only those client accounts that paid for the soft dollar benefits through the higher commission costs.

As a registered investment adviser, Metis has access to the institutional platform of your account custodian. As such, we have access to research products and services from Schwab and/or other brokerage firms. These products may include financial publications, information about companies and industries, research software, and other products or services that provide lawful and appropriate assistance to our firm in the performance of our investment decision making responsibilities. Such research products and services are provided to all investment advisers that utilize the institutional services platforms of these firms and are not considered to be paid for with soft dollars.

Metis's clients do not pay more for investment transactions effected and/or assets maintained at *Schwab* as a result of this arrangement. There is no corresponding commitment made by Metis to *Schwab* or any other any entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as result of the above arrangement.

Metis's Chief Compliance Officer, Jennifer Sokolowski is available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest such arrangement may create.

2. Metis does not receive referrals from broker-dealers.
3. Metis does not generally accept directed brokerage arrangements (when a client requires that account transactions be affected through a specific broker-dealer). In such client directed arrangements, the client will negotiate terms and arrangements for their account with that broker-dealer, and Metis will not seek better execution services or prices from other broker-dealers or be able to "batch" the client's transactions for execution through other broker-dealers with orders for other accounts managed by Metis. As a result, client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case.

Please Note: In the event that the client directs Metis to effect securities transactions for the client's accounts through a specific broker-dealer, the client correspondingly acknowledges that such direction may cause the accounts to incur higher commissions or transaction costs than the accounts would otherwise incur had the client determined to effect account transactions through alternative clearing arrangements that may be available through Metis. Higher transaction costs adversely impact account performance. **Please Also Note:** Transactions for directed accounts will generally be executed following the execution of portfolio transactions for non-directed accounts.

Metis's Chief Compliance Officer, Jennifer Sokolowski, is available to address any questions that a client or prospective client may have regarding the above arrangement.

- B. To the extent that Metis provides investment management services to its clients, the transactions for each client account generally will be affected independently, unless Metis decides to purchase or sell the same securities for several clients at approximately the same time. Metis may (but is not obligated to) combine or “bunch” such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among Metis’s clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. Metis shall not receive any additional compensation or remuneration as a result of such aggregation.

Item 13 Review of Accounts

- A. For those clients to whom Metis provides investment advisory services, account reviews are conducted on an ongoing basis by Metis's Investment Manager and Assistant Portfolio Manager, Roy Sokolowski and Robert Sokolowski. All investment advisory and financial planning clients are advised that it remains their responsibility to advise Metis of any changes in their investment objectives and/or financial situation. All clients (in person or via telephone) are encouraged to comprehensively review financial planning issues, investment objectives and account performance with Metis on an annual basis, as applicable.
- B. Metis *may* conduct account reviews on an other than periodic basis upon the occurrence of a triggering event, such as a change in client investment objectives and/or financial situation, market corrections and client request.
- C. Clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. Those clients to whom Metis provides investment advisory services shall also receive a quarterly report from Metis summarizing account activity and performance.

Item 14 Client Referrals and Other Compensation

- A. As referenced in Item 12.A.1 above, Metis may receive an indirect economic benefit from *Schwab*. Metis, without cost (and/or at a discount), may receive support services and/or products from *Schwab*.

Metis’s clients do not pay more for investment transactions effected and/or assets maintained at *Schwab* as a result of this arrangement. There is no corresponding commitment made by Metis to *Schwab* or any other any entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as result of the above arrangement.

Metis's Chief Compliance Officer, Jennifer Sokolowski, is available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest any such arrangement may create.

- B. Metis does not compensate, directly or indirectly, any person, other than its representatives, for client referrals.

Item 15 Custody

Metis shall have the ability to have its advisory fee for each client debited in arrears by the custodian on a quarterly basis. Clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. Those clients to whom Metis provides investment advisory services shall also receive a quarterly report from Metis summarizing account activity and performance.

To the extent that Metis provides clients with periodic account statements or reports, the client is urged to compare any statement or report provided by Metis with the account statements received from the account custodian.

The account custodian does not verify the accuracy of Metis's advisory fee calculation.

In addition, certain clients have established asset transfer authorizations which permit the qualified custodian to rely upon instructions from Metis to transfer client funds or securities to third parties. These arrangements are disclosed at ADV Part 1, Item 9, but in accordance with the guidance provided in the SEC's February 21, 2017 Investment Adviser Association No-Action Letter, the affected accounts are not subject to an annual surprise CPA examination.

Metis's Chief Compliance Officer, Jennifer Sokolowski, remains available to address any questions that a client or prospective client may have regarding custody-related issues.

Item 16 Investment Discretion

The client can determine to engage Metis to provide investment advisory services on a discretionary basis. Prior to Metis assuming discretionary authority over a client's account, client shall be required to execute an *Investment Advisory Agreement*, naming Metis as client's attorney and agent in fact, granting Metis full authority to buy, sell, or otherwise effect investment transactions involving the assets in the client's name found in the discretionary account.

Clients who engage Metis on a discretionary basis may, at any time, impose restrictions, **in writing**, on Metis's discretionary authority. (i.e. limit the types/amounts of securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe Metis's use of margin, etc.).

Item 17 Voting Client Securities

Unless the client directs otherwise in writing, Metis is responsible for voting client proxies (**However**, the client shall maintain exclusive responsibility for all legal proceedings or other type events pertaining to the account assets, including, but not limited to, class action lawsuits.). Metis shall vote proxies in accordance with its Proxy Voting Policy, a copy of which is available upon request. It is Metis's general policy to vote proxies consistent with the recommendation of the senior management of the issuer. Metis shall monitor corporate actions of individual issuers and investment companies consistent with Metis's fiduciary duty to vote proxies in the best interests of its clients. With respect to individual issuers, Metis may be solicited to vote on matters including corporate governance, adoption or amendments to compensation plans (including stock options), and matters involving social issues and corporate responsibility. With respect to investment companies (e.g., mutual funds), Metis may be solicited to vote on matters including the approval of advisory contracts, distribution plans, and mergers. Metis shall maintain records pertaining to proxy voting as required pursuant to Rule 204-2 (c) (2) under the Advisers Act. Copies of Rules 206(4)-6 and 204-2(c) (2) are available upon written request. In addition, information pertaining to how Metis voted on any specific proxy issue is also available upon written request. Requests should be made by contacting Metis's Chief Compliance Officer, Jennifer Sokolowski.

Item 18 Financial Information

- A. Metis does not solicit fees six months or more in advance.
- B. Metis is unaware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain client accounts.
- C. Metis has not been the subject of a bankruptcy petition.

Item 19 Requirements for State-Registered Advisors

- A. Pat and Roy Sokolowski are Metis's Co-Managing Members. For more information about either Pat or Roy Sokolowski, please see their individual Brochure Supplements. Jennifer Sokolowski is the firm's Chief Compliance Officer; additional information about Jennifer is available in the Brochure supplement.
- B. Metis is not involved in any business other than as set forth in this Part 2A Brochure.
- C. Neither Metis nor its representatives accept performance-based fees.
- D. Neither Metis nor its representatives have any reportable disciplinary information.
- E. Neither Metis nor its representatives have any relationship or arrangement with any issuer of securities.

Item 1 Cover Page

A.

Roy W. Sokolowski

Metis Wealth Management & Planning LLC
Brochure Supplement
Dated: January 4, 2021

Contact: Jennifer Sokolowski, Chief Compliance Officer
400 Main St., Ste 200G
Hilton Head Island, SC 29926

B.

This brochure supplement provides information about Roy W. Sokolowski that supplements the Metis Wealth Management & Planning LLC brochure. You should have received a copy of that brochure. Please contact Jennifer Sokolowski, Chief Compliance Officer, if you did *not* receive Metis Wealth Management & Planning LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Roy W. Sokolowski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Roy W. Sokolowski was born in 1957. Roy is a registered investment advisor representative with 35 years of experience in the financial industry. He is the Chief Executive Officer and Investment Manager for Metis Wealth Management & Planning. Roy uses his extensive financial industry experience and personal background to shape custom individual portfolios to meet the needs and goals of his clients.

Roy graduated from The University of Vermont with a BS degree in Agriculture and a concentration in Business. From 1986-1997 Roy was a Financial Advisor for Paine Webber and Merrill Lynch in Burlington, Vermont. Roy founded Sokolowski Investment Advisors, LLC in January of 1998 as President and Investment Manager. In January of 2013 Sokolowski Investment Advisors acquired Nostrand Financial Planning, LLC to form WestView Investment Advisors, LLC where Roy was both the CEO and Chief Compliance Officer until June of 2017 when he was named its President and manager of the Hilton Head Island branch office of the firm. WestView

Investment Advisors split up in January 2020, at which time Roy assumed the role of CEO of the new South Carolina firm, Metis Wealth Management & Planning.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

None.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Jennifer Sokolowski, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Jennifer also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jennifer at (843) 271-6088.

Item 7 State-Registered Investment Advisors

- A. Roy has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Roy has never been the subject of a bankruptcy petition.

Item 1 Cover Page

A.

Patricia N. Sokolowski, CFP®

Metis Wealth Management & Planning LLC
Brochure Supplement
Dated: January 4, 2021

Contact: Jennifer Sokolowski, Chief Compliance Officer
400 Main St., Ste 200G
Hilton Head Island, SC 29926

B.

This brochure supplement provides information about Patricia N. Sokolowski that supplements the Metis Wealth Management & Planning LLC brochure. You should have received a copy of that brochure. Please contact Jennifer Sokolowski, Chief Compliance Officer, if you did *not* receive Metis Wealth Management & Planning LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Patricia N. Sokolowski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Patricia N. Sokolowski was born in 1957. Pat is a registered investment advisor representative and financial planner with 22 years of experience in the financial industry. Pat has been Chief Operating Officer and Senior Financial Planner of Metis Wealth Management & Planning LLC since January 2020.

Pat graduated Magna Cum Laude from The University of Vermont with a BA degree in Political Science. Prior to working in the financial services industry, Pat was the Director of Operations for Skis Dynastar (1979-1992) and the Customer Service Manager for Nordica USA (1992-1997). Pat joined Sokolowski Investment Advisors in 1998 as Operations Manager for the firm. In January of 2013 Sokolowski Investment Advisors acquired Nostrand Financial Planning, LLC to form WestView Investment Advisors, LLC where Pat was the Chief Operations Officer until June of 2017 when she was named its Vice President. WestView Investment Advisors split up in January 2020, at which time Pat assumed the role of COO of the new South Carolina firm, Metis Wealth Management & Planning.

Pat has been a CERTIFIED FINANCIAL PLANNER™ since 2007. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 83,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered over a 6-hour period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

None.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Jennifer Sokolowski, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Jennifer also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jennifer at (843) 271-6088.

Item 7 State-Registered Investment Advisors

- A. Pat has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Pat has never been the subject of a bankruptcy petition.

Item 1 Cover Page

A.

Jennifer S. Sokolowski, CFP®

Metis Wealth Management & Planning LLC
Brochure Supplement
Dated: January 4, 2021

Contact: Jennifer Sokolowski, Chief Compliance Officer
400 Main St., Ste 200G
Hilton Head Island, SC 29926

B.

This brochure supplement provides information about Jennifer S. Sokolowski that supplements the Metis Wealth Management & Planning LLC brochure. You should have received a copy of that brochure. Please contact Jennifer Sokolowski, Chief Compliance Officer, if you did *not* receive Metis Wealth Management & Planning LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer S. Sokolowski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jennifer Sokolowski was born in 1989. She is a registered investment advisor representative with over 3 years of experience in the financial industry. Jennifer is the Relationship Manager and Financial Planner for Metis Wealth Management and Planning as well as the Chief Compliance Officer. Jennifer has been a CERTIFIED FINANCIAL PLANNER™ since September 2020.

Jennifer Sokolowski graduated from the University of Vermont in May 2011 with a BS in Business Administration and a concentration in marketing. From November of 2017 to December of 2019, Jennifer was employed as an investment advisor representative of WestView Investment Advisors, LLC and subsequently of Metis Wealth Management and Planning when the company split up in January 2020. Prior to working for the firm, she was employed by Target in multiple leadership roles advancing from Executive Team Leader to Property Management Business Partner and Fulfillment Center Operations Manager.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

None.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Jennifer Sokolowski, is primarily responsible for overseeing the activities of the Registrant's supervised persons and is self-supervised. Jennifer also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jennifer at (843) 271-6088.

Item 7 State-Registered Investment Advisors

- A. Jennifer has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Jennifer has never been the subject of a bankruptcy petition.

Item 1 Cover Page

A.

Robert W. Sokolowski, CFP®

Metis Wealth Management & Planning LLC
Brochure Supplement
Dated: January 4, 2021

Contact: Jennifer Sokolowski, Chief Compliance Officer
400 Main St., Ste 200G
Hilton Head Island, SC 29926

B.

This brochure supplement provides information about Robert W. Sokolowski that supplements the Metis Wealth Management & Planning LLC brochure. You should have received a copy of that brochure. Please contact Jennifer Sokolowski, Chief Compliance Officer, if you did *not* receive Metis Wealth Management & Planning LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert W. Sokolowski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Robert W. Sokolowski was born in 1990. Robert is a registered investment advisor representative with over 3 years of experience in the financial industry. Robert is the Assistant Portfolio Manager and Financial Planner for Metis Wealth Management and Planning. Robert has been a CERTIFIED FINANCIAL PLANNER™ since September 2020.

Robert graduated from the University of Vermont in May 2012 with a BA in Economics and a minor in Business Administration. Robert was employed as an investment adviser representative of WestView Investment Advisors, LLC since November of 2017 and subsequently of Metis Wealth Management and Planning when the company split up in January 2020. Prior to working for the firm, he was employed by Target in four different roles of increasing complexity culminating as a Production Controller.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

None.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Jennifer Sokolowski, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Jennifer also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jennifer at (843) 271-6088.

Item 7 State-Registered Investment Advisors

- A. Robert has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Robert has never been the subject of a bankruptcy petition.