

Stony Point Wealth Management, Inc. d/b/a Seneca House Advisors (“Seneca,” “we” or the “Firm”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The Firm offers investment advisory services to retail investors. This includes portfolio management services and comprehensive financial planning services. A full description of our investment advisory services can be found in the Firm’s disclosure brochure, which is prepared in accordance with SEC Form ADV, Part 2A (the “Brochure”).

Our brochure is available on the Firm’s website at
<https://www.senecahouseadvisors.com/Disclosures>

Seneca primarily has discretionary authority with regard to its portfolio management services. This means that we are granted authority to make trades in client accounts without obtaining the client’s consent prior to trading. Non-discretionary authority requires us to call the client first and gain consent prior to execution a trade. There are no limitations on the types of investments that can be made on your behalf. The Firm’s portfolio management services include the selection of securities for client investment portfolios and the ongoing monitoring and management of client accounts.

A minimum household investment amount of \$500,000 is required for the clients to receive portfolio management services. For more information regarding the Firm’s portfolio management services, please see the Firm’s Brochure.

The Firm’s financial planning and consulting services include recommendations regarding securities and other investments. The financial plans prepared by Seneca are individualized for clients and can include one or more of the following activities: investment analysis and planning, insurance analysis, retirement planning, business and personal financial planning, and distribution strategy and analysis.

Conversation Starters:

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Conversation Starters:

Help me understand how these fees and costs might affect my investments.

If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What fees will I pay?

Fees for investment advisory services are based on assets under management. The Advisory Fee for the initial period will be paid, on a *pro rata* basis based on the number of days remaining in the billing period, in arrears, based on the billing period ending value of the Client’s managed assets, in accordance with the fee schedule listed in an Investment Advisory Agreement between Seneca and the client. For subsequent periods, the Advisory Fee will be assessed and payable each billing period, in advance, based on the balance of Client’s managed assets as of the prior period-end, in accordance with the fee schedule listed in an Investment Advisory Agreement. Asset-based investment advisory fees will not exceed 1.50% per annum. Fees paid to Seneca are separate and distinct from the fees and expenses charged by mutual funds and exchange-traded funds to their shareholders.

Financial planning and consulting services are made available at no additional charge to those clients who have engaged the Firm to provide ongoing investment advisory services and maintains with us a minimum household balance of \$1 million. In all other cases, the Firm charges either an hourly fee or a flat fee for these services that is determined based upon the scope and complexity of the engagement.

Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Fees and costs related to our investment advisory services are more particularly described in the Firm's Brochure.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For example:

Affiliated Private Fund. We are the sponsor and investment manager for an affiliated private fund. We are incentivized to recommend the affiliated fund for client investment, due to a resulting increase in our overall fees, but we will only provide such recommendations when we believe it to be in your best interest, notwithstanding our own interests.

Services Provided to Us by the Custodian of Your Assets. Certain services are provided to us by the custodian that we use to maintain custody of your account assets. The availability of these services benefits us because we do not have to produce or purchase them. The client asset threshold required to receive these services may give us an incentive to require you to maintain your account with this custodian. We believe, however, that our selection of this custodian is in the best interests of our clients.

Conversation Starters:

As a financial professional, do you have any disciplinary history?

For what type of conduct?

How might your conflicts of interest affect me, and how will you address them?

The more assets that are in your managed advisory account, the more you will pay in fees. The Firm may therefore have an incentive to encourage you to increase the assets in your account. As a registered investment adviser, and as a fiduciary to our clients, Seneca has a duty of loyalty and a duty to always act in utmost good faith, place our clients' interests first and foremost and to make full and fair disclosure of all material facts pertaining to potential or actual conflicts of interest. For more information regarding how the Firm addresses conflicts of interest, please see the Firm's Brochure.

How do your financial professionals make money?

Our financial professionals receive a percentage of the investment advisory fees as well as any financial planning fees that the Firm earns from their provision of investment advisory services.

Conversation Starters:

Who is my primary contact person?

Is he or she a representative of Seneca?

Who can I talk to if I have concerns about how this person is treating me?

Do you or your financial professionals have a legal or disciplinary history?

No. You may visit Investor.gov/CRS, which provides a free and simple search tool to research the Firm and its financial professionals. You should feel free to ask your financial professional regarding disciplinary history.

Additional information

Additional information about the Firm can be obtained by (i) going to adviserinfo.sec.gov, or (ii) contacting Seneca's Chief Compliance Officer, Elizabeth King by telephone at (804) 332- 6574 or by email at elizabeth@senecahouseadvisors.com. If you have any concerns about Seneca or would like to request a copy of our Form CRS or our disclosure brochures, please do not hesitate to call on us. You may also visit Investor.gov/CRS, which provides a free and simple search tool to research our Firm and its investment adviser representatives.

Exhibit of Material Changes

Since our prior filing dated July 7, 2022, this Client Relationship Summary has been revised to disclose a conflict of interest associated with the launch of our new affiliated private fund.