



Form ADV Part 3 – Client relationship Summary

Date: 03/18/2024

Item 1: Introduction

Liberty Private Client is an investment advisor registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the different types of services and fees we offer. Please visit www.investor.gov/crs for free, simple tools to research firms and for educational materials about broker-dealers, investment advisors and investing.

Item 2: Relationship and Services

Questions to ask us: 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?

What investments services and advice can you provide me? Our firm offers the following investment advisory services to retail clients: investment management (we review your portfolio, investment strategy, and investments) retirement planning and financial planning strategies (we assess your financial situation and provide advice to meet your goal). As part of our standard services, we typically monitor client accounts on a quarterly basis. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended for each client based off of their personal needs since not every type of investment vehicle is needed to make an appropriate portfolio. Our firm does have a minimum relationship size of \$500,000, which can be aggregated across more than one account, and may be waived at the sole discretion of the advisor. Please see our Form ADV Part 2A ("Brochure"), specifically items 3, 4 & 5.

Item 3: Fees, Cost, Conflicts and Standard of Conduct

Questions to ask us: Help me understand 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 are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees are based on the asset market value at quarter end. The amounts of assets in your accounts affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Investment management fees are typically charged quarterly in advance.

You pay our fees even if you do not have transactions and the advisory fee paid to us does not vary based on the type of investments selected. Please also see items 2, 5, & 8 of our Brochure. **Third Party Costs:** Liberty's fees are exclusive of any charges imposed by the custodian or other parties, such as brokerage commissions, transaction costs, SEC fees, annual operating expenses, and other related expenses. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make in your investments over time. Please also see our Brochure for additional details

Conflicts of Interest: *When we act as your investment advisor*, we must 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, here are some examples to help you understand what this means.

How do your financial professionals make money? Primarily, we and our financial professionals' benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on the different factors, such as those listed above in this item.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professional have legal or disciplinary history? We do not have legal and disciplinary events. Visit <http://www.investor.gov/> for a free search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: Who is my primary contact person? Is he or she a representative of an investments advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/305130> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or what another copy of this Client Relationship Summary, then please contact us at 610-230-2930.