



## FORM CRS

March 27, 2023

BT Family Office, LLC ("BTFO") is an SEC-registered investment adviser that provides advisory services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

We offer investment advisory services to retail investors. As part of these services, we manage individual client accounts on a non-discretionary basis. We also provide financial planning services and customized reporting on an ad hoc basis, which are not part of our standard services. For more information about these services please see Item 4 of our ADV Part 2A, available [here](#). BTFO personnel review client accounts on an ongoing basis and no less frequently than quarterly. An account review is also triggered by market conditions, political events, or upon client request. BTFO offers its services on a non-discretionary basis. We will exercise non-discretionary authority in a manner consistent with the stated investment objectives for your account. Typically, under third party investment management arrangements, the third-party investment manager exercises discretion in the management of your

#### Key questions to ask:

- 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?

account. All securities transactions are selected and executed by that manager. We do not directly manage assets in those accounts. Non-discretionary authority requires us to seek approval from you regarding third-party managers and security transactions within your account. We do not currently limit our advice to proprietary products, or a limited menu of products or types of investments. We do not have a minimum account size requirement.

For additional information, see Items 4 and 7 of our ADV 2A, available [here](#).

### What fees will I pay?

BTFO charges annual fixed fees for advisory services and financial planning ranging from \$100,000 to \$2,000,000, depending upon the complexity of the client's circumstances. A portion of the annual fee is due up front and the remainder of the fee will be deducted quarterly in advance or arrears, semiannually in arrears, or annually in arrears, as stated in the engagement letter. Annual asset-based fees for wealth management and financial planning are calculated on the gross market value of your assets on the last day of the preceding quarter. Asset-based fees, which range from 0.10% - 1%, are payable in arrears on a quarterly basis unless otherwise directed by you as described in the engagement letter. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. Project-based fees are charged an hourly rate between \$145 and \$575. The more time spent on the project means you will pay more. The fees you pay to us do not include the fees and expenses charged to you by: mutual funds, ETFs or other investment pools to their shareholders, third-party money managers, or administrative fees and other operational

related fees and expenses; commissions or transaction costs charged by your custodian or the executing broker we may select when purchasing or selling securities; and custody and related administrative fees charged by broker dealers and custodians.

**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? How much will be invested for me?**

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 on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Item 5 of our ADV 2A, available [here](#).

**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. Here are some examples to help you understand what this means. As part of our arrangement with large broker-dealers, they provide our investment professionals access to products and services that assist us in managing and administering your account(s). This includes research, brokerage services, conferences, educational meetings, and software and other technology. Thus, a conflict exists as we have an incentive to select a broker-dealer based on our interest in receiving the research or other products or services, rather than on the clients' interest in receiving lower fees and commissions through another broker-dealer. For more information about our conflicts, please see Items 10 and 12 of our ADV Part 2A, available [here](#).

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

**How do your financial professionals make money?**

Our employees are compensated through management fees paid by advisory clients and not based on the money managers we recommend. BTFO does not receive direct or indirect compensation related to our advisory services other than the advisory fees paid to us by our clients.

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

No. A free and simple search tool to research us and our financial professionals is available at [investor.gov/CRS](http://investor.gov/CRS).

**As a financial professional, do you have any disciplinary history? For what type of conduct?**

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (404) 341-5800 or emailing us at [operations@btfamilyoffice.com](mailto:operations@btfamilyoffice.com).

**Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**

### Summary of Material Changes

- Item 2 was updated to reflect a new hourly fee range for project-based fees.