



Genter Advisors LLC

Client Relationship Summary

March 28, 2024

Genter Advisors LLC (“our firm”, “we”, “us”) is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available 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?

Our firm offers investment advisory services to retail clients on a discretionary basis, which means we select the securities to buy and sell in your account without asking you in advance. Our investment strategies range from equity to a variety of fixed-income products invested in mutual funds and ETFs. You may request certain restrictions on your investments. We suggest you have a minimum of \$50,000 to open an account with us. We also offer a separately managed account program which requires you to have a minimum investment of \$250,000 in which we may select our affiliate RNC Genter Capital Management to manage your assets. Our portfolio managers will constantly monitor your portfolio.

FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE THE ADVISORY BUSINESS, TYPES OF CLIENTS, AND REVIEW OF ACCOUNTS SECTIONS OF OUR [FORM ADV PART 2A](#).

Conversation Starters

Ask your financial professional:

- *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 fees will I pay?

You will pay a quarterly fee based upon a percentage of the assets we manage for you. More assets in your account means more fees; thus, we have an incentive to encourage you to increase the amount of assets in your account. You will also pay a one-time, non-refundable \$250 set up fee. A minimum fee of \$500 may apply to your account if your account size is below \$50,000. While we do not charge the following, you may also pay custodial fees to the broker-dealer that holds your assets, ETF and mutual fund fees, and a transaction fee may be incurred when we buy or sell an investment in your account.

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 REGARDING OUR FEES, PLEASE SEE THE FEES AND COMPENSATION SECTION OF OUR [FORM ADV PART 2A](#).

Conversation Starters

Ask your financial professional:

- *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 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 IS AN EXAMPLE TO HELP YOU UNDERSTAND WHAT THIS MEANS:

We may recommend you invest with RNC Genter Capital Management, an affiliated investment adviser. Both our firms may collect fees under this arrangement. Thus, we have a financial incentive to recommend our affiliated investment adviser.

FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE THE OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS OF OUR [FORM ADV PART 2A](#).

Conversation Starters

Ask your financial professional:

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

How do your financial professionals make money?

We pay our Marketing Consultants a commission based on the fees collected. The rest of our financial professionals are paid a base salary and a bonus based on the achievement of corporate, department, and personal goals. Like all

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

No. Please visit investor.gov/CRS for a free and simple tool to research our firm and financial professionals. businesses, we have an incentive to drive revenue and profits.

Conversation Starters

Ask your financial professional:

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

Conversation Starters

Ask your financial professional:

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

For additional information, please see our [Form ADV Part 2A](#), or visit our website at www.genteradvisors.com. If you would like more up-to-date information or to request a copy of this client relationship summary, please contact us at 310-477-6543.

