



Berkeley Advisors, Inc. (CRD # 134455)
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Customer Relationship Summary
(Form CRS – ADV Part 3)

November 26, 2024

Item 1 - Introduction

Berkeley Advisors, Inc. ("BAI") is registered with the Securities and Exchange Commission as an investment adviser and was founded in November 2004. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at <https://investor.gov/CRS> which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationships and Services. *What investment services and advice can you provide me?*

Services Offered. We provide investment advisory services to retail investors through a 3-step process: 1) financial planning to establish your objectives, investment goals, and risk tolerance which can, 2) lead to a Strategy document 3) that is implemented with investment management services. Over time and life events, goals and strategies will change leading to planning and strategy updates that can affect investment management. We require that our clients provide us with updates regarding the like so that we can adjust their strategy, if needed. We regularly monitor your accounts, which includes a quarterly review of holdings. We expect to meet with clients more frequently at the start of the relationship, and thereafter on an annual basis or at least once every two years. However, we are always available for clients on an as-needed basis.

Investment Authority. Our clients give us Discretionary Authority to manage their accounts. This means BAI is not required to consult with you or advise you when BAI makes an investment change in an account.

Limited Investment Offerings. We employ long-term buy-and-hold investment strategies that incorporate both active and passive investment vehicles such as: mutual funds, exchange traded funds, cash/money market funds, U.S. Treasury debt, individual stocks, and bonds. We may also recommend other types of investments when appropriate based on a client's circumstances. We do not have proprietary products.

Account Minimums and Other Requirements. We are seeking a mutually agreeable long-term relationship to help clients achieve their goals. While we set no account minimum, we do expect relationships that will grow to reach at least a \$500,000 level over a reasonable time frame. At our sole discretion, we can take on clients regardless of asset minimums or potential future growth.

Additional Information. See Wrap Fee Programs below. This is a brief summary of our services. For additional information please see our disclosure brochures available at <https://adviserinfo.sec.gov/firm/summary/134455> or call us at 404.983.1153 to have a copy emailed or mailed to you.

CONVERSATION STARTER: Ask your financial professional:

- Given my financial situation, should I choose a registered investment adviser 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?

Item 3 – Fees, Costs, Conflicts and Standards of Conduct. *What fees will I pay?* You will pay fees and costs whether you make or lose money on investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand the fees and costs you are paying.

Fees and costs. Our standard advisory fee is based on a percentage of your assets under management paid monthly in arrears on the actual average daily balance according to the schedule below:

Assets Under Management	Annual Fee
\$ 0 - \$ 100,000	1.00%
\$ 100,001 - \$ 2,000,000	0.90%
\$ 2,000,001 - \$ 5,000,000	0.75%
\$ 5,000,001 - \$10,000,000	0.50%
\$10,000,000+	0.35%

Fees are linear, which means you are charged a fee based on total assets under management in all accounts. For example, if your 3 accounts total \$2,150,000, then your fee level is 0.75% with each account paying its own fee. Example for January:

$\$2,150,000 \times 0.75\% \times 31 \text{ days} \text{ divided by } 365 \text{ days} = \$1,369.52$
You are charged a fee regardless of account activity.

CONVERSATION STARTER:

- 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?

At our sole discretion we may offer fixed fees for a specific service. **What other costs will you incur?** An investment we select may have certain fees associated with it. For example, mutual funds and exchange traded funds charge an Annual Expense Ratio, which is reflected in the daily value of the investment. Other investments, such as individual stocks or bonds, do not have this cost. The investment Strategy document includes an illustration of these costs. We do not charge financial planning or other fees. You may incur a fee if you request a special service from a custodian. **Wrap Fee Program.** BAI offers its own Wrap Fee Program whose sole purpose is to pay the cost a custodian charges to buy or sell an investment. We do not select investments based on a custodian's fee. We currently require our clients to maintain accounts at Charles Schwab & Co. for which we have discretion.

Obligations and Conflicts: What are your legal obligations to me acting as my investment advisor? How else does your firm make money? How is your staff compensated? 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 of what this means:

1. We make money when you add assets to your accounts. We may suggest you move cash or assets into accounts we manage when we think it is in your best interest to do so. However, this raises a conflict of interest, as doing so will also increase our fees.
2. Because we pay custodial and transaction costs through our Wrap Fee Program, we have a financial incentive to keep our transactional costs low.

Our staff is on salary with a potential for bonuses and 401(k) plan matches. We do not compensate staff as a percentage of assets managed. Our staff is licensed as independent insurance agents and will earn commission-based compensation for selling insurance products to you – this compensation is separate from our advisory fees.

CONVERSATION STARTER: How might your conflicts of interest affect me and how will you address them?

Item 4 – Disciplinary History. Do your financial professionals have any legal or disciplinary history? No. You can visit <https://investor.gov/CRS> for a free and simple search tool to research BAI and our financial professionals.

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

Item 5 – Additional Information. To find additional information about our services or to request a copy of this relationship summary, please see our brochures available at <https://adviserinfo.sec.gov/firm/summary/134455>, visit our website www.berkeleyadvisors.com, or call us at 404.983.1153. We are happy to provide our Wrap Fee Client Agreement, ADV Part 2A with Appendix 1 Wrap Fee Program & Part 2B, and Privacy Notice upon request.

CONVERSATION STARTER: Who is my primary contact person? Is this person a representative of an investment adviser? Who can I talk to if I have a concern about how this person is treating me?