

PART 2A OF FORM ADV: FIRM BROCHURE

ITEM 1 COVER PAGE

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This brochure provides information about the qualifications and business practices of Gerber, LLC. If you have any questions about the contents of this brochure, please contact us at 614-431-4343 or Erik.Roemer@GerberClarity.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Gerber, LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 MATERIAL CHANGES

This Brochure contains updated information about Gerber, LLC's (referred to herein as "Gerber," "Firm," "Company" or "Adviser") business since the last annual update dated March 28, 2020. This section of the Brochure will address only those "material changes" that have been incorporated since the last annual delivery of this document on the SEC's public disclosure website (IAPD). The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. Gerber wants to make you aware of the following material changes:

- We have expanded the disclosure in Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss to reflect additional risks and conflicts related to Gerber.
- We have expanded the disclosure in Item 10 – Other Financial Industry Activities and Affiliations to reflect additional affiliations of Gerber's access persons. Specifically, associated persons of the Adviser may be registered representatives of Purshe Kaplan Sterling Investments.
- We have expanded the disclosure in Item 12 – Brokerage Practices to reflect Gerber's relationship with Fidelity Investments, as a non-affiliated broker for custodial services. Specifically, Fidelity Investments provides soft dollar benefits to Gerber to assist in transitioning Gerber clients to Fidelity including the reimbursement to clients for account closeout fees, hiring additional personnel and technology improvement. The soft dollar arrangement will cease in Q4 of 2021.
- We have expanded the disclosure in Item 16 – Investment Discretion to reflect the change in investment discretion with regard to client accounts. Specifically, with a change to Fidelity as the custodian for fee-based accounts from Raymond James Financial Services, the ability to limit discretion has been removed. If a client prefers Gerber to not have discretion, they can open an account with another custodian.

This Brochure is prepared according to the SEC's requirements and rules. Other amendments may have been made to this Brochure, which may not have been discussed in this summary, and consequently, we encourage you to read this Brochure in its entirety. Currently, our Brochure may be requested by contacting Gerber at 614-431-4343.

Clients and prospective clients are strongly encouraged to review this Brochure very carefully. Pursuant to SEC Rules, Gerber will ensure that clients receive a summary of any materials changes to this Brochure within 120 days of the close of our fiscal year, along with a copy of this Brochure or an offer to provide the Brochure. Additionally, as Gerber experiences material changes in the future, we will send you a summary of our "Material Changes" under separate cover. For more information about the firm, please visit www.gerberclarity.com. Additional information about the firm and our investment adviser representatives is available on the SEC's website at www.adviserinfo.sec.gov.

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ITEM 4 ADVISORY BUSINESS

Gerber, LLC (“Gerber, Adviser, us, we”) was founded in 1999 by Randall T. Gerber, and he remains the sole owner.

Gerber is an advisory practice partnering exclusively with growth-oriented first generation entrepreneurs to define and achieve their professional and personal goals. Gerber’s mission is to be the premier professional services practice in the United States for growth-oriented first generation entrepreneurs.

Gerber lives and breathes by our company values.

- **BE PRESENT + BE POSITIVE**
We are active listeners, fully engaged in the here and now. We face challenges with optimism and we remain hopeful, cheerful and enthusiastic even in the face of adversity, challenge or disagreement.
- **BOLD PURSUIT OF EXCELLENCE**
We embrace and drive change – both internally as a team and externally with our clients. We are constantly seeking knowledge to deliver a seamless client experience through both curiosity and resourcefulness. We aim to provide our teammates and clients clarity through clear articulation and simple, thorough communications.
- **LIVE + BREATHE ENTREPRENEURSHIP**
We exist to inspire, encourage, and foster entrepreneurial growth. We are driven by the innovation manifested through entrepreneurship. We embrace and cater to the entrepreneurial mindset and personality type. We believe in Gerber; what we do, and the Entrepreneurs we do it for.
- **HEALTHY SENSE OF URGENCY**
Every action is important. For our team and clients alike, we act with a sense of drive and importance. We are eager and excited to tackle each task with an earnest and persistent quality. We do not tackle a day’s work with stress and apprehension. Instead we respect deadlines and communicate timeframes and expectations clearly. We understand and prioritize our workflow and tasks on a daily basis.

Gerber has a dedicated process to help improve each entrepreneur’s business, cash flow, and happiness factor. Our team knows the journey (sequencing) of the entrepreneurial lifestyle and provides an entrepreneurial ecosystem to business owners. Gerber assists in solving the issues entrepreneurs do and do not see.

Gerber provides services for individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations (for-profit and not-for-profit) or other business entities.

Gerber utilizes the following types of investments:

- Equity securities (exchange-listed securities, exchange traded funds, securities traded over-the-counter, and foreign issuers)
- Corporate debt securities
- Municipal debt securities
- U.S. government securities
- Certificates of deposit
- Investment company securities (variable life insurance, variable annuities, and mutual fund shares)
- Options contracts on securities
- Interests in partnerships investing in real estate and oil and gas interests
- Other investments as applicable to Clients such as partnerships investing in alternative investments or hedging instruments

Gerber may also provide advice on collectibles, hard assets, and commodities.

Advice is tailored to individual Client's needs through interviews with Clients, the collection of relevant information, and detailed financial planning, as applicable.

As of December 31, 2020, Gerber had \$336,628,059 in total fee-based assets. \$0 in non-discretionary client assets under management and \$336,628,059 in discretionary client assets under management.

ITEM 5 FEES AND COMPENSATION

CLIENT PLANNING, ADVISORY AND CONSULTING SERVICES

Gerber offers a range of planning, advisory and consulting services to its Individual Private Clients and Corporate Clients. The fees for these services are detailed in this section. The process of becoming a new Private Client is detailed below.

New Private Client Process

The process of becoming a private Client of Gerber and when compensation is payable is outlined in the following meeting descriptions. Note that some or all of these meetings may take place via the telephone, although the usual preference is to meet in person. The time between each meeting is generally 2 to 3 weeks depending on scheduling flexibility.

Meeting #1: Concept Interview

The purpose of this meeting is to clearly understand and clarify a prospective Client's goals, dreams and aspirations and determine if Gerber is well suited to help them achieve their objectives. In addition, the prospective Client and Gerber mutually determine if there is a personality fit, as well as determine if a long-term trusting relationship can be developed. Once defined, Gerber will provide an agreement, disclosing the items of the engagement and fee(s) to be charged. At the conclusion of the Entrepreneurial Assessment, the prospective Client may choose to implement some or all of the recommendations, and may enter into a separate Investment Advisory Agreement, which discloses the items of the engagement and fees to be charged. (Generally 1 Hour)

Meeting #2: Fact Finder

The purpose of this meeting is to define the prospective Client's unique entrepreneurial and financial planning needs, quantify those life goals and commit them in written format. An extremely important part of this process is exploring the boundaries, financially and emotionally, of a prospective Client. Documents to be provided to Gerber include, but are not limited to, information on sources of income, assets owned, insurance policies owned, liabilities, wills, trusts, business agreements, tax returns, investments, and personal and family obligations that will assist in preparing the Entrepreneurial Assessment. In addition, Gerber requests a Risk Tolerance and Personal Data Questionnaire, which is usually provided following the concept interview, be completed to the best of the prospective Client's ability prior to this meeting. (Generally 1 ½ – 2 Hours)

Meeting #3: Presentation

At this meeting recommendations compatible with the goals, objectives and aspirations established during the fact-finding session are provided. Gerber delivers a booklet that includes the written analysis supporting the recommendations. The Entrepreneurial Assessment provides recommendations to help the client achieve the stated goals. In addition, Gerber will provide a written Investment Policy Statement (IPS), which will be used to help monitor investments and asset allocation model(s). See page 8 beginning with the bullet point on *Constructing the Initial* Entrepreneurial Assessment for the full scope of services provided to Individual Private Clients. (Generally 1 ½ – 2 Hours) Note that at times there are additional follow up meetings to the plan presentation to ensure complete understanding and conduct analysis based on new information uncovered in the plan presentation meeting. (Generally 1 ½ – 2 Hours)

Meeting #4: Implementation

If the prospective Client decides to proceed with Gerber's advisory services, Gerber will assist in implementing and coordinating the Entrepreneurial Assessment at this meeting (or more meetings if necessary). An implementation schedule will be reviewed to determine which steps will be pursued and with whom those steps can be accomplished. Prospective Clients are under no obligation to use the recommended broker-dealer to implement the recommendations and may choose to apply or implement some or all recommendations in any manner, which is most expedient, and in the best interest of the

prospective Client. (Generally 1 Hour)

Meeting #5: Wrap-Up

At this meeting operational issues are discussed and implemented to enhance the client experience. The issues include reviewing how to read statements, selecting how statements are to be sent (electronically or mailed), logging into accounts online, movement of money for withdrawals or deposits, discussing the quarterly review process, and reviewing the Gerber, LLC team members.

(Generally 1 ½ – 2 Hours)

Review Meetings

One of the most important aspects of the entire entrepreneurial and financial planning process is the review element. Gerber proactively reviews the Client's Entrepreneurial Assessment on a predefined schedule. See Item 13 for the full scope of review services. (Generally 1 – 1½ Hours Each Review)

INDIVIDUAL PRIVATE CLIENTS (ALSO KNOWN AS ENTREPRENEURS, INDIVIDUALS AND FAMILIES)

- Constructing the Initial Entrepreneurial Assessment – The initial Entrepreneurial Assessment is a written customized document designed to provide the steps necessary to achieve an individual's verbalized goals. These verbalized goals, which may include one or more of the following major aspects of an individual's current financial situation, are analyzed and examined with subsequent strategies and solutions provided in the written plan. The Gerber Private Client Individual Review Meetings Service, as discussed later in *Item 13 Review of Accounts*, is a standardized process providing check-ups and advice to assist Clients in achieving their goals.
- Consulting service to business owners of closely held businesses – Identify and address issues to improve the overall profitability within the business (These business consulting services can be a stand-alone service with fees generally ranging from \$6,000 to \$24,000 annually)
 - Exit versus Lifestyle Business (define and/or redefine)
 - Integration of Business Mission Statement with Personal Goals
 - Business Needs Checklist (Capital structure, staffing considerations process and procedure review)
 - Business valuation analysis
 - Forecasting and modeling
 - Financial analysis and target income
 - Value drivers (capital structure, contracts, data security)
 - Personal Capitalization and Income – Asset Allocation By Value
 - Personal Capitalization and Income – Asset Allocation By Income Source
 - Key Performance Indicators Creation (profit driver construction, liquidity analysis, etc.)
 - Corporate Debt and Structure
 - Written Business Plan
 - Business Operating and Succession Planning (i.e. operating agreement and buy/sell agreement)
 - Qualified Plan Design
 - Financial Reporting
 - Advisor Review (Client's Legal, Accounting, Tax, Insurance, Advisory Board)
 - Company Benefits (Benefit Plans, Key Employee Compensation, Health Insurance, Etc.)
- Goals Planning
 - Assist in refining and clarifying financial and non-financial goals
 - Pre-retirement planning
 - Accumulation of assets
 - Construct required savings scenarios
 - Calculate required rate(s) of return
 - Review of social security benefits
 - Written employer sponsored deferred compensation plan evaluation
 - Written pension evaluation
- Post-retirement planning
 - Efficient distribution of assets
 - Analysis of semi-retirement alternatives
 - Required minimum distribution (RMD) calculations/withdrawal strategies
- Education planning
 - Accumulation and efficient distribution of assets
 - Construct required savings scenarios
 - Identify appropriate funding techniques
 - Cash flow integration
 - Asset ownership

- Estate planning (in coordination with legal counsel where relevant)
 - Current document summary and observations
 - Inventory of documents
 - Identify potential strategies to minimize probate
 - Identify potential trusts and strategies to bequeath assets
 - Develop recommendations to reduce estate taxes
 - Develop charitable giving strategies
 - Construct legacy and generational wealth transfer plans
 - Review beneficiary designation wishes
 - Review incapacity issues and needs
 - Family governance
 - Liability management
- Tax planning (in coordination with tax advisor where relevant)
 - Identify potential income tax reduction strategies (forward looking versus backward looking)
 - Provide required minimum distribution (RMD) calculation
 - Review of prior year's tax return, if provided
 - Develop potential strategies to minimize income taxes based on stock option and stock appreciation rights analysis
 - Potential tax reduction and deferral strategies as it relates to investments
 - Coordination with accountant
- Risk management planning
 - Calculate life insurance needs via capital needs scenario and identify solutions if deficiency exists
 - Calculate disability insurance needs and identify solutions if deficiency exists
 - Calculate long term care insurance needs and identify solutions if deficiency exists
 - Written life insurance policy analysis
 - Written disability insurance policy analysis
 - Written long term care insurance policy analysis
 - Liability insurance analysis
- Investment planning
 - Develop cash flow based asset allocation model
 - Construct investment policy statement (IPS)
 - Concentrated asset diversification
- Stock option/restricted stock/stock appreciation rights analysis
 - Price point reallocation strategies
 - Tax preferable strategies
- Cash flow planning
 - Develop strategies to improve cash flow
 - Cash management cost analysis
 - Debt structure review and analysis
 - Financial ratios analysis
 - Liability management
 - Investment property cash flow analysis
- Real estate planning
 - Financial assessment of primary residence
 - Advice on necessary steps to obtain additional property(ies)
 - Evaluation and rate of return of investment property(ies)
 - 1031 exchange considerations

- o Other mutually agreed upon entrepreneurial and financial planning analysis, strategies or services
 - o Facilitating the implementation of the recommendations according to the Entrepreneurial Assessment
 - o Monitoring the achievement of the goals according to the Entrepreneurial Assessment
 - o Screening, selecting and reviewing investments for their appropriateness within the asset allocation model(s) according to the investment policy statement
 - o Coordinating relevant planning issues with other advisors (CPAs, Attorneys, etc.)
 - o Consulting and disclosing information with third parties (i.e. health history to a life insurance carrier to produce quotes and analysis)

FEES FOR INDIVIDUAL/FAMILY PRIVATE CLIENTS

Initial Entrepreneurial Assessment Fee

The one-time fee for the construction of the Initial Entrepreneurial Assessment generally ranges from \$4,000 - \$12,000. This fee is negotiable.

Private Client Individual Entrepreneurial Financial Planning Services (Review Meetings) Fees

As of 1/1/2018, the ongoing private Client individual entrepreneurial and financial planning services annual **minimum** fee generally ranges from \$16,000 - \$200,000. This fee is negotiable. Clients that engaged the services of Gerber prior to 1/1/2018 may have a lower minimum fee.

As of 1/1/2018, Clients that are not receiving entrepreneurial and financial planning services, and are primarily engaged to receive investment services, referred to as "investment only" clients may not be subject to a minimum. However, higher asset based fees may apply to investment only clients as noted in the fee schedule below. Investment only clients that engaged the services of Gerber prior to 1/1/2018 may have a lower asset base fee.

The services Gerber includes in the minimum fee are listed in the Private Client Individual Review Meetings Services section below in *Item 13 Review of Accounts*. Any fees generated from the management of investment assets are considered investment fees and are charged based on the schedule as described below. Investment asset management fees will offset the minimum entrepreneurial and financial planning services fees until the minimum agreed fee is reached. Any fees above the minimum entrepreneurial and financial planning fee are considered to be investment management fees.

Fees are generally billed in arrears. These fees may be assessed at a flat or blended rate. It is possible that a Client of Gerber may pay more or less for similar services than another Client in a different location.

In the unlikely event Gerber has determined it is necessary to charge an hourly fee, the hourly fee is approximately \$400 per hour with the exact amount based on the complexity and scope of the project.

The decision to implement any recommendation rests exclusively with the Client.

Commissions

Occasionally, Gerber will recommend products such as annuities that may be purchased on a commissionable basis. If a client chooses to purchase the recommended commissionable product, Gerber will receive a commission. An investment advisory fee is not charged on assets that pay commissions and/or continues to pay trail commissions to Gerber.

Gerber may not reduce the investment advisory fees to offset the commissions Gerber may receive. This may present a conflict of interest because Gerber may be incentivized to recommend annuities to clients for which Gerber receives a commission.

As part of its fiduciary duties to Clients, Gerber endeavors at all times to put the interests of its investment advisory Clients first. Clients should be aware, however, that the receipt of economic benefits by Gerber or its related persons in and of itself creates a potential conflict of interest.

Asset Management Fees

Clients are provided with ongoing investment advice and monitoring of securities holdings. The investment advisory representative will manage the account on a discretionary basis according to the Client's objectives. Mutual funds incur expenses for portfolio management services and fund administrative services. These expenses are disclosed in the mutual fund prospectus.

Fee Schedule for Entrepreneurial Planning Clients

| | |
|----------------------------------|-----------------------|
| First \$5,000,000 | 0.65% |
| Next \$5,000,001 to \$10,000,000 | 0.50% |
| Over \$10,000,000 | 0.35% |
| Minimum Annual Fee (Generally) | \$16,000 to \$200,000 |
| Maximum Annual Fee | Negotiable |

Fee Schedule for Investment Only Services

| | |
|------------|-------|
| Flat Fee | 1.00% |
| Negotiable | Yes |

The annual asset-based fee is paid quarterly in advance or arrears, as outlined in the Gerber Fee Agreement. For accounts billed in advance, the asset-based fee is billed when the account is funded, and prorated for the number of days remaining in the quarter and is based on the initial contribution. Thereafter, quarterly asset-based fees paid in advance are based on the account asset value on the last business day of the previous calendar quarter, and becomes due the following business day. For accounts billed in arrears, the asset-based fee is calculated on the account asset value on the last business day of the quarter for the previous quarter, unless the relationship is terminated prior to quarter end. In this event, fees owed are calculated on a pro-rated basis beginning from the start of the current quarter to the day the assets are transferred/withdrawn from the billable account.

The Gerber Fee Agreement may be terminated by the Client or Gerber at any time upon providing written notice. There is no penalty for terminating the Client's account. Upon termination, the Client will receive a refund of the portion of the prepaid asset-based fee which is not utilized for accounts billed in advance. For accounts billed in arrears, the Client may be charged a fee pursuant to the number of days the account was managed for the current quarter. Gerber will not accept instructions to terminate the Agreement unless such instructions are provided in writing by Client.

Mutual Fund 12b-1 Fees

Certain open-end mutual funds, which may be acquired in Client's billable account, may in addition to assessing management fees, internally assess a distribution fee pursuant to section 12(b)-1 of the Investment Company Act of 1940 as amended, or an administrative or service fee. Such fees are included in the calculation of operating expenses of a mutual fund, and the existence of such fees is disclosed in the prospectus for each mutual fund. On assets that pay a 12b-1 fee, which is rare for Gerber clients, Gerber does not collect 12b-1 fees and also charge a fee. In other words, if Gerber collects a 12b-1 fee, Gerber does not also charge a fee on that asset.

Mutual Fund Expenses

Client should be aware that all mutual funds incur expenses for portfolio management services and fund administrative services. Internal expenses of bond funds tend to be lower than for equity funds. These internal fees are disclosed in the mutual fund prospectus. The advisory fee charged pursuant to the Gerber Fee Agreement will be in addition to mutual fund internal expenses.

Gerber, LLC does not collect an investment advisory fee and a commission on the same assets. In the event a commissionable asset is held in a billable account and pays a trail commission, that commissionable asset is not billed an investment advisory fee.

No-Load Funds

Additionally, Client understands that no-load funds may be transacted directly with the sponsoring fund organization with no transaction or processing fee.

Load-Waived and No-Load Funds

Investments held in fee-based accounts may be comprised of mutual fund shares only (both load-waived and no-load funds may be utilized), individual equity and fixed income securities, or a combination of mutual fund shares and individual securities. With respect to load funds, only such funds for which the mutual fund sales charge has been waived, may be purchased and eligible for advisory fee billing. Clients may hold fund shares in a fee-based account that were originally purchased in a commission-based account and assessed a front-end load.

Cash Conflict

Participants with cash or money market investments within their **billable** accounts will be **excluded** in the value of Client's account for fee purposes. This fee billing provision is intended to equitably assess advisory fees to Client assets for which an ongoing advisory service is being provided, and the exclusion of cash from the advisory fee is intended to benefit Clients holding substantial cash (as a percentage of the total individual account value) for an extended period of time. However, this provision may pose a financial disincentive to an investment adviser representative (IAR), as the portion of cash or money market investments will not be included in the asset-based fee charged to the account. This may cause an IAR to reallocate a Client account from cash or money market investments to advisory fee eligible investments in order to avoid the application of this provision; thus receiving a fee on the full asset value in the account(s).

Related Accounts

It is the Client's responsibility to include all Related Accounts for purposes of qualifying for an aggregated account fee discount. While Gerber may attempt to identify related accounts, it shall not be held responsible for failing to consider any related accounts not listed by the Client.

Billable Assets

Clients should understand that the annual advisory fees charged are in addition to the management fees and operating expenses charged by open-end, closed-end and exchange-traded funds. To the extent that a Client intends to hold fund shares for an extended period of time, it may be more economical for the Client to purchase fund shares outside of these programs. Clients may be able to purchase mutual funds directly from their respective fund families without incurring the Gerber advisory fee. When purchasing directly from fund families, Clients may incur a front- or back-end sales charge.

A Client's total cost of each of the services, if purchased separately, could be more or less than the costs of each respective program. Cost factors may include the Client's ability to:

- Obtain the services provided within the programs separately with respect to the selection of mutual funds,
- Invest and rebalance the selected mutual funds without the payment of a sales charge, and
- Obtain performance reporting comparable to those provided within each program.

When making cost comparisons, Clients should be aware that the combination of multiple mutual fund investments, advisory services, custodial and brokerage services available through each program may not be available separately or may require multiple accounts, documentation and fees. If an account is actively traded or the Client otherwise may not qualify for reduced sales charges for fund purchases, the fees may be less expensive than separately paying the sales charges and advisory fees. If an account is not actively traded or the Client otherwise would qualify for reduced sales charges, the fees in these programs may be more expensive than if utilized separately.

Clients that terminate the advisory agreement(s) within the first five (5) business days of entering into the

advisory agreement will have any advisory fees that were charged refunded back to them. All above quoted fees may be negotiated, except the minimum fees, within the stated fee schedule; however certain circumstances may dictate an exception from the set range.

IARs may receive other forms of compensation as a part of business activities unrelated to the Adviser. These activities may create a conflict for the IAR. However, Gerber has policies and procedures in place to recognize and appropriately deal with any conflicts that arise between the IAR's multiple capacities. These activities are discussed in *Item 10 Other Financial Industry Activities and Affiliations*.

BUYING SECURITIES ON MARGIN AND MARGIN INTEREST

When clients purchase securities, they may either pay for the securities in full or borrow part of the purchase price from the custodian i.e. Fidelity. Clients that choose to borrow funds for purchases must open a margin account with a custodian, upon approval based on the analysis of, among other things, the client's creditworthiness and the suitability of margin use by the client. The securities purchased on margin are the collateral for the margin loan. If the securities in the client's account decline in value, so does the value of the collateral supporting the margin loan, and as a result, custodian may take action, such as issue a margin call and/or sell securities in the account, in order to maintain the required equity.

It is important that clients fully understand the risks involved in trading securities on margin (including selling short). Clients should understand that the extension of credit by custodian to clients will appear as a debit balance on the monthly brokerage statement. While the value of the margined security will appear as a debit, clients with a margin balance in an account(s) will be assessed asset-based advisory fees based on the gross value of the account(s) without any offset for margin or debit balances. With respect to short sales, the client will be assessed asset-based advisory fees based on the value of the security sold short, but not on the proceeds received upon initiation of the short sale.

As a result of the foregoing, Gerber may have a financial incentive to recommend the acquisition of securities on margin or otherwise have margin credit extended (including selling short). In the event of such margin credit extension, the costs incurred by the client, as well as the compensation received by the Gerber will generally increase as the size of the outstanding margin balance increases.

Clients that purchase securities on margin should understand: 1) the use of borrowed money will result in greater gains or losses than otherwise would be the case without the use of margin, and 2) there will be no benefit from using margin if the performance of their account does not exceed the interest expense being charged on the margin balance plus the additional advisory fees assessed on the securities purchased using margin.

INSTITUTIONAL

New Institutional Client Process for Retirement Plans

The process of becoming a corporate Client for retirement plans of Gerber is outlined below. Note that some or all of these meetings may take place via the telephone, although the preference is to meet in person. Note that certain meetings may be combined and do not necessarily have to be separate. The fees for these services are detailed later in this section.

Meeting #1: Concept Interview

The purpose of this meeting is to clearly understand and clarify a prospective Client's objectives for establishing a retirement plan and determine if Gerber is well suited to help achieve these objectives. In addition, the Client and Gerber mutually determine if there is an opportunity to develop a constructive, mutually successful business relationship. (Generally 1 Hour)

Meeting #2: Fact Finder

The purpose of this meeting is to define the prospective Client's unique retirement plan needs and goals and commit them in written format. Documents to be provided to Gerber include, but are not limited to, the

company's census information and current plan documents, if applicable, which will be used designing the proper retirement plan. In addition, a profiling questionnaire, which is mailed following the concept interview, is required to be completed to the best of the prospective Client's ability prior to this meeting. (Generally 1 ½ – 2 Hours)

Meeting #3: Presentation

At this meeting recommendations compatible with the goals, objectives and aspirations established during the fact-finding session are provided. Gerber delivers a proposal that includes the written analysis supporting the recommendations. In addition, Gerber will provide a written Investment Policy Statement (IPS), which will be used to help monitor the retirement plans investments. See the bullet point on Designing, installing and monitoring qualified retirement plan services (401(k), Profit Sharing, SIMPLE IRA, etc.) on page 32 for the full scope of services provided to corporate Clients. (1 ½ –2 Hours)

Meeting #4: Implementation

If the prospective Client decides to proceed with Gerber's retirement plan recommendation and/or retirement advisory services, Gerber will assist in implementing and coordinating the plan at this meeting (or more meetings if necessary). An implementation schedule, describing the required action steps and the party responsible for the completion of those steps, will be reviewed and agreed upon. (Generally 1 Hour)

On-going Institutional Services for Retirement Plans

- o **Investment Information (Fiduciary Services)**
- o **Employee Communications and Education (Non-Fiduciary Services)**
- o **Consultative Services (Non-Fiduciary Services)**
- o **Miscellaneous Services (Non-Fiduciary Services)**

INSTITUTIONAL: RETIREMENT PLAN

Constructing and Designing the Retirement Plan (401(k), Profit Sharing, SIMPLE IRA, etc.) – The initial plan design is a written customized document designed to provide the steps necessary to achieve the company's verbalized goals. These verbalized goals are analyzed and examined with subsequent strategies and solutions provided in the written plan. In addition the written plan will address the following aspects to help achieve a successful retirement plan for the Client and employees of the Client. The Gerber Retirement Client Review Meetings Service, as discussed later in *Item 13 Review of Accounts*, is a standardized process providing check-ups and advice assisting Clients in achieving their goals, which follows along with these bullet points.

- o Employee Meeting and Ongoing Investment Education
 - o Conduct participant enrollment meetings
 - o Provide ongoing investment education for participants regarding the Plan's investments
 - o Provide information and education in response to participant inquiries
 - o Gerber will not provide investment advice to participants and is not a "fiduciary advisor" as defined in ERISA
- o Education update meetings for participant employees
 - o Reinforcement of investment concepts and financial planning strategies
 - o Overview of economy and financial markets
 - o Legislative changes
- o Plan review – Minimizes the liability with plan sponsor and ensures the effectiveness of the plan is maximized as it relates to the stated objectives by providing analysis, strategies and/or solutions with regard to the following:
 - o Appropriateness of plan design based on current and perceived needs

- o Plan metrics
- o Investment policy statement (IPS) review
- o Investment performance review
- o Commentary on legislative issues and trends impacting the plan
- o 404(c) compliance

- o Investment monitoring
- o On-going review of plan investments and model portfolios

- o Group financial planning seminars (Additional negotiable fees may apply)
- o Optional seminars on planning topics such as estate, insurance, etc.

- o Individualized financial advisory services (Additional negotiable fees may apply)
- o Optional financial planning services for individual including estate, insurance, education, retirement, tax and cash flow planning

- o Consult and coordinate on relevant planning issues with other advisors (CPAs, Attorneys, etc.)

- o General services

Gerber will assist the individual in those areas in which it is competent to advise, and will assist the Client during the implementation of any recommendations provided. However, within certain disciplines the services required by the Client may be beyond the scope of Gerber's expertise or Gerber may not be licensed to provide the requisite advice. Subsequently, Gerber will refer to other practicing professionals (CPAs, Attorneys, etc.) whose services may be required. Gerber will generally attempt to facilitate the relationship and services of these practicing professionals versus simply referring services. Additionally, Gerber will generally attempt to coordinate relevant planning issues with these practicing professionals.

INSTITUTIONAL FEES FOR RETIREMENT PLANS

Qualified and Non-Qualified Retirement Plan Fee

The annual fees (billed quarterly in arrears) for our Retirement Plan Clients will generally range from 0.20% - 1.50% based on the assets in the plan and can be blended or a flat fee. These fees are negotiable. Fees paid to Gerber for advice on the selection of mutual funds are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. Regarding the education update sessions, the following table illustrates the number of sessions included in the fee:

MINIMUM FEE

The ongoing minimum annual fee for Institutional clients generally ranges from \$3,000 - \$200,000. The fee is negotiable.

Update Sessions

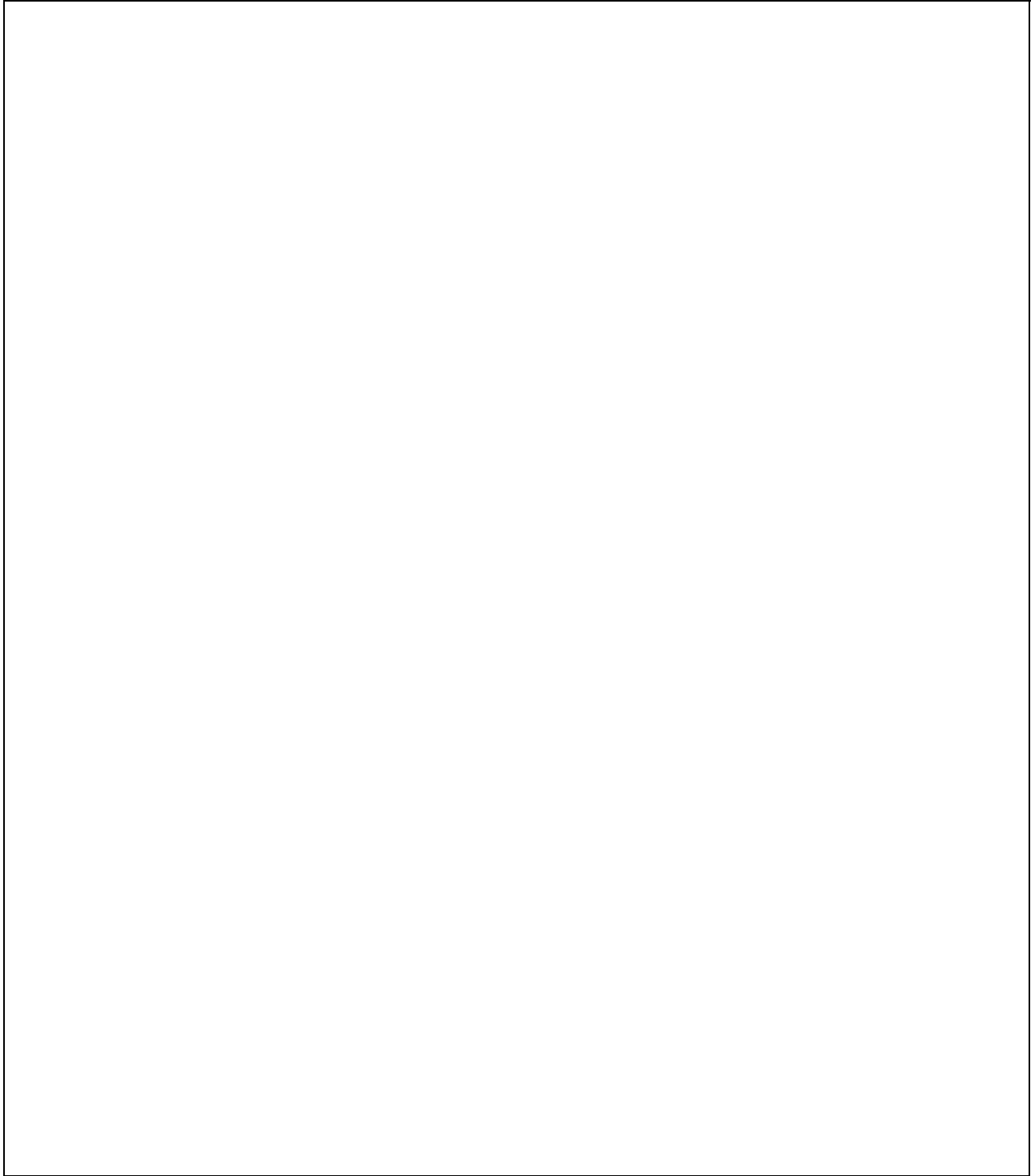
If Client's choose to provide additional education sessions, the amount of the fees generally will be subject to a minimum of \$750.00 plus travel costs, but are negotiable. Fees can be billed to the plan sponsor or the plan consistent with the Department of Labor (DOL) and Internal Revenue Service (IRS) guidelines.

Plan Conversions and Implementations

The fees for converting retirement plans generally range from \$500 to \$10,000, is negotiable depending on the depth of services to be provided.

Seminars

Additionally, advice may be rendered regarding financial planning and/or securities through seminars. Such seminars may be used as an introduction to the financial planning process as noted above. Custom quotes will be provided.



ITEM 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Not applicable.

ITEM 7 TYPES OF CLIENTS

Gerber has, or may choose to service the following types of Clients:

- Individuals/families (Business owners)
- Trusts
- Estates
- Charitable Organizations
- Corporations (for-profit and not-for-profit)
- Pension and Profit Sharing Plans

As stated in Item 5:

- There is no minimum account size

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

METHOD OF ANALYSIS

Gerber uses the following methods of analysis for managing Client investment accounts:

- o Fundamental
- o Charting
- o Technical
- o Cyclical

Fundamental analysis and charting comprise an evaluation of all the material factors of the security investment, the company, the industry in which the company operates, and the economy. Technical and cyclical analysis examines the supply and demand of the securities as evidenced by market activity. The potential risks of using Fundamental/Charting are that the IAR is utilizing historical information, which may not predict the future outcome of a security. The potential risks of using Technical/Cyclical analysis are the quality of the information being utilized to support the analysis and no expectation of a change to a cycle.

Gerber obtains research from several sources including Morningstar and others as necessary. Research consists of inspecting and analyzing some or all of the following:

- o Financial newspapers and magazines
- o Corporate activities
- o Corporate ratings services
- o Company press releases
- o Annual/quarterly reports, prospectuses, and other filings with the Securities Exchange Commission

INVESTMENT STRATEGIES

Gerber typically employs the following types of investment strategies:

- o Long term purchases (held for more than a year)
- o Short term purchases (held for less than a year)
- o Trading (securities sold within 30 days)
- o Margin transactions
- o Option writing on securities

Clients investing in securities should be aware of the risks involved and be ready to bear the loss of investment funds, including principal. Each investment strategy may entail unique risks including the possibility of incurring a loss. In a long term investment strategy, returns may be adversely affected by market downturns or inflation. A short term investment strategy is susceptible to current market volatility. An active trading strategy may incur additional transaction costs and taxes and affect that affect investment performance. Option writing has several kinds of risks. An options holder may risk the entire amount paid for the option. An options writer may be assigned the option at any time during which the option is exercisable. Losses in options contracts may be significant including total loss of principal. Margin transactions could be subject to maintenance margin requirements, and margin loans must be repaid regardless of the underlying value of the securities purchased.

There are a number of additional risks that all investors need to consider in deciding to trade securities on margin. These risks include the following:

- o Investors can lose more funds than you deposit in the margin account. A decline in the value of securities that are purchased on margin may require you to provide additional funds to the Selling Firm

(the "firm") that has made the loan to avoid the forced sale of those securities or other securities in your account

- The firm can force the sale of securities in investor's accounts. If the equity in your account falls below the maintenance margin requirements under the law—or the firm's higher "house" requirements—the firm can sell the securities in your account to cover the margin deficiency. You will also be responsible for any short fall in the account after such a sale
- The firm can sell investor securities without contacting the investor
- Investors are not entitled to an extension of time on a margin call. While an extension of time to meet initial margin requirements may be available to customers under certain conditions, a customer does not have a right to the extension. In addition, a customer does not have a right to an extension of time to meet a maintenance margin call

Gerber focuses primarily on the following types of investments:

- Investment company securities (mutual fund shares, variable annuities, and variable life insurance)
- Equity securities (exchange-listed securities, securities traded over-the-counter, and foreign issuers)
- Corporate debt securities
- Municipal securities
- U.S. government securities
- Certificates of deposit
- Options contracts on securities
- Interests in partnerships investing in real estate and oil and gas interests
- Other investments as applicable to Clients such as partnerships investing in alternative investments or hedging instruments

Gerber may also give advice on collectibles, hard assets, and commodities.

ITEM 9 DISCIPLINARY INFORMATION

Not applicable.

ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Associated persons of the Adviser may be registered representatives of Purshe Kaplan Sterling Investments ("PKS"). PKS is a full-service broker/dealer and financial services firm registered with the U.S. Securities and Exchange Commission and is a member of FINRA and the Municipal Securities Rulemaking Board.

As registered representatives, associated persons act as broker or agent and effect securities transactions for compensation. They may also recommend, buy, or sell for themselves securities that they have a financial interest or recommend to Clients. In addition, they are involved in the sale of various insurance products. The time spent in such capacities varies from individual to individual. In general, Gerber expects to conduct its activities in a manner that is consistent with our policies and procedures and best execution obligations for its clients. However, clients should understand that this purchasing or selling of securities and/or insurance on a commission basis is conducted in these other capacities (as a registered representative for securities transactions and as a licensed insurance agent for insurance transactions) and are not part of the investment advisory services offered by Gerber. This creates a conflict of interest because the receipt of additional compensation by Gerber and its investment adviser representatives is a financial incentive that may impair the objectivity of our firm and these individuals when making advisory recommendations.

If Clients act upon IAR advice and chooses to use Advisors recommended money manager, Custodian or insurance carrier, Advisor may receive compensation in the form of commissions and/or 12b-1 fees from the applicable money manager or insurance carrier. If a Client chooses to use an IAR in his individual capacity as an insurance agent, the individual IAR will receive a commission. If a Client in an advisory relationship purchases a mutual fund containing a 12b-1 fee, the adviser will not receive such fee.

Beyond what has been disclosed above, as of the date of this Brochure, neither Gerber nor any of its management persons have any other affiliations with broker-dealers, financial planning firms, commodity pool operators, commodity trading advisers, futures commission merchants, banks, thrift institutions, accounting firms, law firms, insurance companies or agencies, pension consultants, real estate brokers or dealers, or entities that create or package limited partnerships that are material to Gerber's advisory business or clients.

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

The Advisers Act of 1940 imposes a fiduciary duty on investment advisers. As a fiduciary, Gerber has a duty of utmost good faith to act solely in the best interests of each of our Clients. Our fiduciary duty compels all employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principle underlying this Code of Ethics and Personal Trading Policy, and represents the expected basis of all of our dealings with our Clients. A complete written copy of Gerber's Code of Ethics and Personal Trading Policy may be requested by contacting Gerber at the following address:

Gerber, LLC
580 N Fourth Street Suite 400
Columbus, OH 43215

IARs may also recommend, buy, or sell for themselves securities that they have a financial interest or recommend to Clients. This may create a conflict of interest between Gerber and Clients. However, Gerber has put policies into place to ensure that the Client's interests always come first.

Personal Trading Policy

Gerber recommends to clients, securities in which Gerber or its employees may have a material interest. This policy creates a conflict where Gerber employees can gain advantage at the expense of the Client. To address this conflict, Gerber has adopted the following policies.

Gerber requires all employee trades to be transacted through Fidelity or approved custodian. Additionally, before placing any trades, employees must determine whether the amount or nature of the transaction will affect the price or market for the security. Any transactions deemed market moving cannot be placed within 5 days after a client takes a position and, where possible, 5 days prior to a client taking a position.

Employees are expected to purchase or sell a security for their personal accounts only after trading of that same security has been completed in client accounts. Personal accounts of the employee include all accounts for family members living within the employee's household and accounts over which the employee has authority even though the account owner does not live within the same household as the employee.

ITEM 12 BROKERAGE PRACTICES

We (Gerber) do not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We recommend that our clients use Fidelity Investments, a registered broker-dealer, member SIPC, as the qualified custodian.

Gerber uses Fidelity Investments for custodial services. Gerber is independently owned and operated and is not affiliated with Fidelity. Fidelity will hold your assets in a brokerage account and buy and sell securities when we (Gerber) instruct them to do so. While we recommend that you use Fidelity as custodian/broker, you will decide whether to do so and will open your account with Fidelity by entering into an account agreement directly with them. Conflicts of interest associated with this arrangement are described below as well as in Item 14 (Client referrals and other compensation). You should consider these conflicts of interest when selecting your custodian. Clients may use a Custodian of their choice and have no obligation to utilize Fidelity Investments. However, Gerber may not accept the account if the Client chooses another Custodian.

Gerber uses an introducing broker-dealer, Purshe Kaplan Sterling Investments. Purshe Kaplan Sterling Investments (PKS) uses National Financial Services as their clearing and custody member firm.

How We Select Brokers/Custodians

We seek to use Fidelity and PKS, a custodian/broker that will hold your assets and execute transactions. When considering whether the terms that Fidelity and PKS provides are, overall, most advantageous to you when compared with other available providers and their services, we take into account a wide range of factors, including:

- Combination of transaction execution services and asset custody services
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds [ETFs], etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Services delivered or paid for by Fidelity and PKS
- Availability of other products and services that benefit us, as discussed below

Gerber, as a matter of practice, does not compensate broker-dealers for third-party research services (known as “soft dollar arrangements”) with the use of client commissions.

Fidelity Investments provided soft dollar benefits to Gerber to assist in transitioning Gerber clients to Fidelity including the reimbursement to clients for account closeout fees, hiring additional personnel and technology improvement. The soft dollar arrangement will cease in Q4 of 2021.

ITEM 13 REVIEW OF ACCOUNTS

PRIVATE CLIENT INDIVIDUAL REVIEW MEETINGS SERVICES

Client relationships that generate minimum annual fee revenue of \$12,000 are offered to have a formal review at least two times annually. Client relationships that generate annual fee revenue less than \$12,000 may be offered less than two formal reviews annually. These review meetings are called the financial planning review and tax and benefit review. Business owners will be offered a business owner review meeting. Depending on schedule and needs of the client, these reviews may be combined into one review meeting. Below is a list of topics covered in each of the Client review meetings. Note that only topics Gerber deems relevant to each client will be reviewed.

Business Owner Review Meetings

- o Business Valuation
- o Business Operations
- o Total Cash Flow/Savings
- o Corporate Debt (if applicable)
- o Personal Income & Capitalization
- o 401(k) Annual Plan Review
- o Business Mission and Vision Statements
- o Exit or Lifestyle Business
- o Operating Agreement
- o Written Business Plan
- o Business Needs Checklist
- o Healthcare Changes/Other Updates
- o Business and Personal Cash Flow Needs
- o Training Budget
- o Integrated Goal System
- o Banking Terms
- o Compensation Model for Leadership Team
- o Salary Caps
- o Performance Improvement Plans

Financial Planning Review

- o Overall goals review
- o Pre-retirement planning
 - o Accumulation of assets
 - o Required savings scenarios and stress tested via Monte Carlo simulations
 - o Required rate of return
 - o Social security benefits
 - o Employer sponsored deferred compensation plan
 - o Pension plan
- o Post-retirement planning
 - o Efficient distribution of assets
 - o Analysis of semi-retirement alternatives
 - o Required minimum distribution calculations
- o Education planning
 - o Accumulation and efficient distribution of assets
 - o Required savings scenarios
 - o Appropriate funding techniques
 - o Cash flow integration
 - o Asset ownership
- o Risk management planning
 - o Life insurance needs via capital needs scenario
 - o Disability insurance needs

- Long term care insurance needs
- Liability insurance analysis
- Real estate planning
 - Financial assessment of primary residence
 - Steps to obtain additional property(ies)
 - Investment property(ies)
 - 1031 exchange considerations
 - Rate of return on real estate portfolio
- Other mutually agreed upon financial planning analysis/strategies or services
- Cash flow planning
 - Strategies to improve cash flow
 - Cash management cost analysis
 - Debt structure
 - Financial ratios analysis
 - Liability management
 - Investment property cash flow analysis
- Estate planning (in coordination with legal counsel where relevant)
 - Current document recap and observations
 - Proper document inventory
 - Strategies to minimize probate
 - Strategies to bequeath assets
 - Estate tax reduction strategies
 - Charitable giving strategies
 - Legacy and generational wealth transfer plans
 - Family governance
 - Liability management
 - Beneficiary designations
- Parental Issues
 - Long term care planning
- Investment advisory
 - Investment policy statement (IPS) review
 - Asset reallocation
 - Risk tolerance review
- Review outstanding or pending action items from previous meeting
- Specific analysis requested by Client
- Unique analysis or calculation required by the Client
- Will consult with third parties where appropriate (i.e. health history to a life insurance carrier to produce quotes and analysis)
- Other sophisticated financial planning needs analysis

Tax and Benefit Review

- Tax planning (in coordination with tax advisor where relevant)
 - Income tax reduction strategies (forward looking versus backward looking)
 - Required minimum distribution (RMD) calculation
 - Strategies to minimize income taxes based on stock option and stock appreciation rights analysis
 - Potential tax reduction and deferral strategies as it relates to investments
 - Coordination with accountant
- Executive compensation plans (Stock option/restricted stock analysis, LTIP, deferred comp, etc.)
 - Price point reallocation strategies
 - Tax preferable strategies
- Group insurance plans (health, disability, life, etc.)
- Investment advisory
 - Investment policy statement (IPS) review

- Asset reallocation
- Risk tolerance review
- Review outstanding or pending action items from previous meeting
- Specific analysis requested by Client
- Unique analysis or calculation required by the Client
- Will consult with third parties where appropriate (i.e. health history to a life insurance carrier to produce quotes and analysis)
- Other sophisticated financial planning needs analysis

Gerber will meet with the Client on an as needed basis and/or on the Client's or Gerber's request.

Clients will receive statements (at least quarterly) and confirmations (following placing and execution of a trade(s) from the broker-dealer.

INSTITUTIONAL CLIENT REVIEW MEETINGS SERVICES

- Investment Information (Fiduciary Services)
 - Investment Policy Statement (IPS)
 - Assist in development of IPS
 - Review and make recommendations for changes and enhancements of IPS
 - Mutual Fund Selection
 - Assist Plan Sponsor in mutual fund search
 - Review and make recommendations regarding the selection of the Plan's investment options
 - Model Portfolios, if applicable
 - Develop and thereafter manager model portfolios for the Plan
 - Gerber will not receive additional fees for managing the model portfolios
 - Investment Performance Analysis
 - Analyze (no less frequent than annually), the performance of the investments based on the parameters of the IPS
 - Review and make recommendations for retention or removal and replacement of investments
- Employee Communications and Education (Non-fiduciary Services)
 - Enrollment Meeting and Ongoing Investment Education
 - Conduct participant enrollment meetings
 - Provide ongoing investment education for participants regarding the Plan's investments
 - Provide information and education in response to participant inquiries
 - Gerber will not provide investment advice to participants and is not a "fiduciary advisor" as defined in ERISA
 - 404(c)
 - Consult with Plan Sponsor on requirements for compliance with ERISA Section 404(c)
 - Gerber shall not be responsible for ensuring or verifying whether the Plan complies with such requirements
 - Plan Distributions
 - Consult with Plan Sponsor on Plan distribution options
 - Assist in educating the participants in the Plan about Plan distributions alternatives
- Consultative Services (Non-fiduciary Services)*
 - Plan Review
 - Provide information (i.e. plan metrics, services, expenses) to assist the Plan Sponsor and Investment Committee with the company's plan reviews
 - Regulatory Updates
 - Provide information on legislative, Department of Labor and Internal Revenue Service matters of relevance to employee benefit plans
 - Vendor Fee Benchmarking

- Consult with Plan Sponsor on the evaluation and selection of service provider alternatives
- o Plan Design
 - Consult with Plan Sponsor on plan design (i.e. safe harbor design or preparing profit sharing illustrations)
- o Regulatory Compliance Corrections
 - Consult with Plan sponsor on appropriate fixes to plan compliance failures as requested by the Plan Sponsor
- o Year End Compliance
 - Consult with Plan Sponsor on year-end compliance information
 - Assist the Plan Sponsor with the information gathering for the year end compliance package
- o Miscellaneous Services (Non-fiduciary Services)
 - o Contribution Remittance
 - Assist with processing contribution remittance files

*There may be additional fees for the above Consulting and Miscellaneous Services (Non-fiduciary Services) depending on the nature and scope of the consultation provided. Any additional fees will be quoted and agreed upon in writing prior to delivery of services.

ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

Gerber does not pay for or receive compensation for Client referrals.

Gerber may receive compensation or other economic benefit from a third party Custodian (including commissions, equipment, or non-research services) which may create a conflict of interest. However, Gerber is bound by its policies and procedure to ensure the most favorable execution possible for Client transactions.

ITEM 15 CUSTODY

Gerber does not maintain physical custody of client assets. Under Rule 206(4)-2 within the Investment Advisers Act of 1940, Gerber is deemed to have custody of your assets if you give us authority to debit the advisory fee directly from your Fidelity investment account.

Clients will receive account statements from the broker-dealer/qualified custodian (Fidelity Investments) at least quarterly and should carefully review those statements.

Gerber may also provide periodic reports regarding account activity and/or performance. Clients should carefully review these reports and are strongly urged to compare these reports to their custodial statements for accuracy.

ITEM 16 INVESTMENT DISCRETION

If Clients hire us to provide asset management services, then we may place trades on a discretionary basis in clients accounts. Clients grant us discretionary authority when the Fidelity account application and agreement is signed.

Our discretionary authority includes the ability to do one or all of the following without further client permission:

- o determine the security to buy or sell
- o determine the amount of the security to buy or sell
- o determine the timing of the trade
- o Place the trade

The management within the account will be guided by the client's risk tolerance and objectives.

Clients may limit the discretionary authority by giving us written instructions, that are reasonable, such as requesting holdings with large taxable gains not be sold or to only buy socially responsible investments. Clients may also change/amend such limitations by once again providing us with written instructions.

If client prefers Gerber to not have discretion, they can open an account with another custodian.

ITEM 17 VOTING CLIENT SECURITIES

Not applicable. We do not have the authority, nor do we accept the authority, to vote client securities. Clients will receive their proxies, or other solicitations, from the custodian. If you have any questions about particular solicitations you may contact Gerber by telephone at 614-431-4343.

ITEM 18 FINANCIAL INFORMATION

Under no circumstances do we require or solicit payment of fees in excess of \$1,200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

As an advisory practice that maintains discretionary authority for client accounts, we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. Gerber has no additional financial circumstances to report.

Gerber has never been the subject of a bankruptcy petition.

ITEM 19 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Gerber is registered with the SEC as a Registered Investment Adviser.

PART 2B OF FORM ADV: Brochure Supplement

ITEM 1 COVER PAGE

Randall T. Gerber
Gerber, LLC
580 N Fourth Street, Columbus Ohio 43215
Phone: 614-431-4343
Fax: 614-230-0669
Website: www.gerberclarity.com
March 30, 2021

This brochure supplement provides information about Randall T. Gerber that supplements the Gerber, LLC brochure. You should have received a copy of that brochure. Please contact us at 614-431-4343 if you did not receive the Gerber, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Randall T. Gerber is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Randall T. Gerber (Randy or Mr. Gerber) founded Gerber, LLC ("Gerber"), a Registered Investment Advisor, in 1999 and remains the sole owner. After graduating from The Ohio State University Fisher College of Business in 1990, he began his career as a registered representative with Lincoln Financial Advisors. Gerber is a Wealth Management practice focused on assisting entrepreneurial families integrate their life and business goals with their financial resources.

Mr. Gerber has a as General Securities Registered Representative (Series 7), Registered Principal (Series 24), Series 31 National Futures Association Approved Person, and Municipal Fund Principal (Series 51) licenses. He also holds Series 63 (Uniform Securities Agent State Law exam). All of these licensures require the successful passing of examinations and ongoing continuing education.

ITEM 3 DISCIPLINARY INFORMATION

Mr. Gerber does not have any disciplinary history.

ITEM 4 OTHER BUSINESS ACTIVITIES

Mr. Gerber is a registered representative of Purshe Kaplan Sterling Investments. As a registered representative, he acts as broker or agent and effects securities transactions for compensation. Mr. Gerber is involved in the sale of various insurance products. Mr. Gerber spends approximately 10% of his time on these activities. Additionally, Mr. Gerber is involved in selling advisory services to emerging entrepreneurs. Mr. Gerber spends approximately 10% of his time on these activities. M. Gerber also sells ID theft services to clients, where approximately 1% of his time is spent on this activity.

ITEM 5 ADDITIONAL COMPENSATION

From time to time Mr. Gerber may receive compensation in the form of sponsorship fees for seminars, meetings or conferences from product sponsors such as limited partnerships, mutual funds, insurance companies and annuity sponsors. Such sponsorship fees generally entitle the sponsor to an allotted presentation to IARs of Gerber.

If Clients act upon IAR advice and chooses to use Purshe Kaplan Sterling Investments or to purchase insurance, Mr. Gerber may receive compensation in the form of commissions from the affiliate. If a Client chooses to use him in his individual capacity as an insurance agent, he will receive a commission. Additionally, if a Client purchases a mutual fund containing a 12b-1 fee, he may receive such fee. However, this 12b-1 fee will be credited back to the client if they enter into a fee agreement with Gerber.

As part of its fiduciary duties to Clients, Gerber endeavors at all times to put the interests of its investment advisory Clients first. Clients should be aware, however, that the receipt of economic benefits by Gerber or its related persons in and of itself creates a potential conflict of interest.

Mr. Gerber does not pay for or receive compensation for client referrals.

ITEM 6 SUPERVISION

Mr. Gerber is supervised by Erik Roemer, who is Chief Compliance Officer of Gerber, LLC.

Mr. Roemer is responsible for the oversight and supervision of all employees' activities, including Mr. Gerber's in accordance with Gerber's written policies and procedures. Any questions regarding the supervision of the staff's advisory activities can be directed to Mr. Roemer at 614-431-4343.

ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Gerber is registered with the SEC as a Registered Investment Adviser.

PART 2B OF FORM ADV: Brochure Supplement

ITEM 1 COVER PAGE

Erik D. Roemer, CFP®
Gerber, LLC
580 N Fourth Street, Columbus Ohio 43215
Phone: 614-431-4343
Fax: 614-230-0669
Website: www.gerberclarity.com
March 30, 2021

This brochure supplement provides information about Erik D. Roemer that supplements the Gerber, LLC brochure. You should have received a copy of that brochure. Please contact us at 614-431-4343 if you did not receive the Gerber, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Erik D. Roemer is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Erik Roemer (Erik or Mr. Roemer) is a Financial Advisor of Private Clients and has been with Gerber, LLC ("Gerber") since April of 2000 (registered in June of 2000). His primary work-related roles include developing new private client relationships, managing existing private client relationships monitoring portfolios and answering inbound financial planning or investment related questions. He has twenty four years of industry experience, ranging from a resource expert for the AmSouth family of funds where he provided consultation to retail investment advisors to a financial advisor for Chase Investment Services, a division of Chase Manhattan Bank in New York City.

Mr. Roemer graduated from Hamilton College with a bachelor's degree in economics. He is a Certified Financial Planner™ (CFP®) practitioner. The CFP® designation can only be obtained by achieving and complying with several requirements. These current requirements include having at least a bachelor's degree, three (3) years of full time relevant work experience, pass a rigorous examination, complete continuing education, and meet the CFP Board's ethics standards.

He also holds his General Securities Registered Representative (Series 7), Uniform Securities Agent State Law Exam (Series 63), Uniform Investment Adviser Law Exam (Series 65) securities licenses and State of Ohio Life and Health insurance license. All of these licensures require the successful passing of examinations and ongoing continuing education.

ITEM 3 DISCIPLINARY INFORMATION

Mr. Roemer does not have any disciplinary history.

ITEM 4 OTHER BUSINESS ACTIVITIES

Mr. Roemer is a registered representative of Purshe Kaplan Sterling Investments. As a registered representative, he acts as broker or agent and effects securities transactions for compensation. Additionally, he is involved in the sale of various insurance products. Mr. Roemer spends approximately 5% of his time on these activities.

ITEM 5 ADDITIONAL COMPENSATION

From time to time Mr. Roemer may receive compensation in the form of sponsorship fees for seminars, meetings or conferences from product sponsors such as limited partnerships, mutual funds, insurance companies and annuity sponsors. Such sponsorship fees generally entitle the sponsor to an allotted presentation to IARs of Gerber.

If Clients act upon IAR advice and chooses to use Purshe Kaplan Sterling Investments or to purchase insurance, Mr. Roemer may receive compensation in the form of commissions from the affiliate. If a Client chooses to use him in his individual capacity as an insurance agent, he will receive a commission. Additionally, if a Client purchases a mutual fund containing a 12b-1 fee, he may receive such fee. However, this 12b-1 fee will be credited back to the client if they enter into a fee agreement with Gerber.

As part of its fiduciary duties to Clients, Gerber endeavors at all times to put the interests of its investment advisory Clients first. Clients should be aware, however, that the receipt of economic benefits by Gerber or its related persons in and of itself creates a potential conflict of interest.

Mr. Roemer does not pay for or receive compensation for client referrals.

ITEM 6 SUPERVISION

Mr. Roemer is supervised by Randall T. Gerber, who is the Founder and sole owner of Gerber, a Registered Investment Advisor.

Mr. Gerber is responsible for the oversight and supervision of Mr. Roemer's activities in accordance with Gerber's written policies and procedures. Any questions regarding the supervision of Mr. Roemer's advisory activities can be directed to Mr. Gerber at 614-431-4343.

ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Gerber is registered with the SEC as a Registered Investment Adviser.

2B OF FORM ADV: Brochure Supplement

ITEM 1: COVER PAGE

Emily DeBlase
Gerber, LLC
580 N Fourth Street, Columbus Ohio 43215
Phone: 614-431-4343
Fax: 614-230-0669
Website: www.gerberclarity.com
March 30, 2021

This brochure supplement provides information about Emily DeBlase that supplements the Gerber, LLC brochure. You should have received a copy of that brochure. Please contact us at 614-431-4343 if you did not receive the Gerber, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Emily DeBlase is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Emily DeBlase joined Gerber, LLC as a Financial Advisor in August of 2019. Her work-related roles include developing client facing review materials providing recommendations that fit each client's unique circumstances. In her role, Emily provides financial planning advice.

Ms. DeBlase graduated from The Ohio State University with a bachelor's family financial management. She went on to receive her master's degree in financial planning from Kansas State University.

Prior to joining Gerber, Emily spent seven years at a wealth management office in Columbus.

Emily is a lifelong learner who values ongoing education. She holds a Financial Planning Graduate Certificate and Financial Therapy Graduate Certificate from Kansas State University. She is a Chartered Retirement Plan Specialist with the College for Financial Planning and obtained a Series 65 license from FINRA.

ITEM 3: DISCIPLINARY INFORMATION

Ms. DeBlase does not have any disciplinary history.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. DeBlase has no other outside business activities.

ITEM 5: ADDITIONAL COMPENSATION

Ms. DeBlase does not receive additional compensation.

ITEM 6: SUPERVISION

Ms. DeBlase is supervised by Erik Roemer, who is Chief Compliance Officer of Gerber, LLC.

Mr. Roemer is responsible for the oversight and supervision of all employees' activities, including Ms. DeBlase's in accordance with Gerber's written policies and procedures. Any questions regarding the supervision of the staff's advisory activities can be directed to Mr. Roemer at 614-431-4343.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Gerber is registered with the SEC as a Registered Investment Adviser.

2B OF FORM ADV: Brochure Supplement

ITEM 1: COVER PAGE

Nicholas (Nick) Marino
Gerber, LLC
580 N Fourth Street, Columbus Ohio 43215
Phone: 614-431-4343
Fax: 614-230-0669
Website: www.gerberclarity.com
March 30, 2021

This brochure supplement provides information about Nick Marino that supplements the Gerber, LLC brochure. You should have received a copy of that brochure. Please contact us at 614-431-4343 if you did not receive the Gerber, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Nick Marino is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Nick Marino joined Gerber, LLC as a Financial Advisor in January of 2021. Her work-related roles include developing client facing review materials providing recommendations that fit each client's unique circumstances. In his role, Nick provides financial planning advice.

Mr. Marino graduated from Capella University with a bachelor's degree in business.

Prior to joining Gerber, Nick spent five years between JP Morgan Securities, Morgan Stanley and PNC Investments.

Nick holds General Securities Registered Representative (Series 7), Registered Principal (Series 24), General Securities Sales Supervisor (Series 9/10) and licenses. He also holds Series 66 (Uniform Combined State Law exam). All of these licensures require the successful passing of examinations and ongoing continuing education.

He is a Certified Financial Planner™ (CFP®) practitioner. The CFP® designation can only be obtained by achieving and complying with several requirements. These current requirements include having at least a bachelor's degree, three (3) years of full time relevant work experience, pass a rigorous examination, complete continuing education, and meet the CFP Board's ethics standards.

Nick is also a Chartered Financial Consultant (ChFC®) practitioner. The designation can only be obtained by achieving and complying with several requirements. These current requirements include three (3) years of full time relevant work experience, completion of 9 courses and passing their corresponding exam, ongoing continuing education, and adherence to the American College code of ethics.

ITEM 3: DISCIPLINARY INFORMATION

Mr. Marino does not have any disciplinary history.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Marino is a registered representative of Purshe Kaplan Sterling Investments. As a registered representative, he acts as broker or agent and effects securities transactions for compensation. Additionally, he is involved in the sale of various insurance products. Mr. Roemer spends approximately 5% of his time on these activities.

ITEM 5: ADDITIONAL COMPENSATION

From time to time Mr. Marino may receive compensation in the form of sponsorship fees for seminars, meetings or conferences from product sponsors such as limited partnerships, mutual funds, insurance companies and annuity sponsors. Such sponsorship fees generally entitle the sponsor to an allotted presentation to IARs of Gerber.

If Clients act upon IAR advice and chooses to use Purshe Kaplan Sterling Investments or to purchase insurance, Mr. Marino may receive compensation in the form of commissions from the affiliate. If a Client chooses to use him in his individual capacity as an insurance agent, he will receive a commission. Additionally, if a Client purchases a mutual fund containing a 12b-1 fee, he may receive such fee. However, this 12b-1 fee will be credited back to the client if they enter into a fee agreement with Gerber.

As part of its fiduciary duties to Clients, Gerber endeavors at all times to put the interests of its investment advisory Clients first. Clients should be aware, however, that the receipt of economic benefits by Gerber or its related persons in and of itself creates a potential conflict of interest.

Mr. Marino does not pay for or receive compensation for client referrals.

ITEM 6: SUPERVISION

Mr. Marino is supervised by Erik Roemer, who is Chief Compliance Officer of Gerber, LLC.

Mr. Roemer is responsible for the oversight and supervision of all employees' activities, including Mr. Marino's in accordance with Gerber's written policies and procedures. Any questions regarding the supervision of the staff's advisory activities can be directed to Mr. Roemer at 614-431-4343.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Gerber is registered with the SEC as a Registered Investment Adviser.