

Gerber, LLC (CRD# 120039)
An SEC-Registered Investment Adviser

Brokerage and advisory services and fees differ. It is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://www.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 provide discretionary and non-discretionary investment advisory to retail investors on a broad array of equity and debt securities. Our retail investment advisory services include financial planning services, portfolio management services, and adviser selection services. If you elect a non-discretionary account, you make the ultimate decision regarding the purchase or sale of investments.

Our minimum account size is \$25,000. 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. For more detailed information, please see [Items 4 and 7 of the ADV Part 2A \("Brochure"\)](#).

Conversation Starters

1. Given my financial situation, should I choose an investment advisory service? Why or why not?
2. How will you choose investments to recommend to me?
3. What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

[Item 5 of our Brochure](#) has a detailed description of the fees and costs we charge you. For financial planning clients, our financial planning services for retail clients are charged annual minimum fees generally ranging from \$16,000 - \$200,000. This fee is negotiable. Fees are generally billed in arrears. These fees may be assessed at a flat or blended rate. It is possible that you may pay more or less for similar services than another Client in a different location. Investment asset management fees will offset the minimum financial planning services fees until the minimum agreed fee is reached. Any fees above the minimum financial planning fee are considered to be investment management fees.

For new clients that utilize investment management and financial planning services, we charge an on-going asset management fee based on the assets under management. The investment management fees are 0.65% for the first \$5,000,000, 0.50% on the next \$5,000,000 and 0.35% over \$10,000,000. Clients may elect to pay this fee in advance or in arrears. This fee is payable quarterly and is negotiable.

For investment advisory services only, we charge an on-going management fee of 1% annually, payable quarterly.

Since fees are based on a % of the assets in your account, the more assets in your advisory account, the more you will pay in fees. We may have an incentive to encourage you to increase the assets in your account.

Fees may be deducted directly from your account or you can elect to be invoiced and pay your fees via check or credit card. In addition to our fees, you may also need to pay your custodian or broker dealer transaction fees, commissions, account maintenance fees, etc. Please see [Item 5 of our Brochure](#) for a list of additional expenses.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starters

1. 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- Certain of our professionals will receive commissions when you purchase insurance products (i.e. commissionable annuities) from us
- Paying down debt (i.e. a mortgage) would reduce the amount of billable assets being managed, reducing the asset management fee if the minimum fee has been met
- Assuming the minimum annual fee has been met, rolling over a retirement plan to an IRA under the direct management of Gerber increases the amount of billable assets being managed, increasing the asset management fee

We have established policies to mitigate any conflicts of interest. For more detailed information on our conflicts, [Item 11 of our Brochure](#).

Conversation Starters

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

How do your financial professionals make money?

Our financial professionals are paid a salary. Those professionals that are registered representatives of Raymond James may receive 12b-1 fees from mutual funds you purchase; however, only if those mutual funds are purchased in a commissionable account. Any 12b-1 fees from mutual funds purchased in a fee-based account are credited back to the client. Those professionals that are insurance agents may receive commissions on sales of insurance products.

Do your financial professionals have legal or disciplinary history?

No, visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters

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

Additional Information

For additional information on our advisory or brokerage services, see our Form ADV brochure and Relationship Summary on Investor.gov or on (<https://adviserinfo.sec.gov/>). You can also request a current relationship summary by calling us at (614) 431-4343.

Conversation Starters

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