

March 30, 2022

Gerber/Taylor Associates LLC  
Form CRS: Customer Relationship Summary

<p><b>Introduction</b></p>	<p>Gerber/Taylor Associates LLC (“GTA”) is an investment adviser registered with the Securities and Exchange Commission. Services and fees of investment advisers and broker-dealers differ, and it is important to understand those differences. Simple tools for researching firms and financial professionals are freely available at <a href="http://www.investor.gov/crs">www.investor.gov/crs</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p><b>Relationships and Services</b></p>	<p><b>What investment services and advice can you provide me?</b> GTA provides investment advisory services, including investment consulting and asset allocation services to high net worth individuals, charitable organizations, and corporations. Our advice is customized to each client and based on their established investment objectives and tolerable risks. Our investment recommendations include the use of investment managers, including third-party and affiliated fund of funds, and mutual funds.</p> <p><b>Monitoring</b> We formally review each client’s account on a quarterly basis or on a frequency agreed by the client.</p> <p><b>Investment Authority</b> We provide our services on a non-discretionary basis, which means clients make the ultimate decision regarding the purchase or sale of investments.</p> <p><b>Limited Investment Offering</b> We do not currently make available or offer advice only with respect to proprietary products. After determining a suitable asset allocation, we recommend investments in mutual funds or third party investment managers, such as funds of funds. If suitable, we may recommend clients invest in fund of funds managed by our affiliated investment adviser, which is Gerber/Taylor Management LLC (“GTM”).</p> <p><b>Account Minimums and Other Requirements</b> GTA provides its services to high net worth and institutional investors. We have an account minimum of \$5 million but may waive that minimum in certain circumstances.</p> <p><b>For more detailed information about GTA’s Advisory Business and the Types of Clients we generally serve, please see Items 4 and 7, respectively, in our <a href="#">Form ADV Part 2A</a>.</b></p> <p style="text-align: center;"><b>Conversation Starter to ask our Financial Professionals</b></p> <ul style="list-style-type: none"> <li>• <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></li> <li>• <i>How will you choose investments to recommend me?</i></li> <li>• <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i></li> </ul>
<p><b>Fees, Costs, Conflicts, and Standard of Conduct</b></p>	<p><b>What fees will I pay?</b> GTA does not have a formalized fee schedule. GTA charges clients an investment advisory fee that is initially presented as part of a proposal that includes services to be provided. Annual fees generally begin at \$60,000 and increase based on the size of the client’s account and the depth and complexity of the engagement. Fees are negotiable.</p> <p>The annual fee established in each client agreement is charged in arrears on a quarterly basis. Fees are either a fixed fee or a percentage of assets under advisement. Fees billed on a percentage of assets under advisement generally increase as the amount of assets under advisement grow.</p> <p><b>For more detailed information about GTA’s fees, please see Item 5 in our <a href="#">Form ADV Part 2A</a>.</b></p> <p>In addition to GTA’s investment advisory fee, clients bear transaction fees related to any transactions in investments we recommend. Clients may also pay fees to the broker-dealer or bank that maintains each</p>

	<p>account (called “custody” fees). GTA recommends clients invest a portion of their portfolio with other investment managers, fund of funds or mutual funds. In addition to GTA’s investment advisory fee, clients may pay management, transaction, and administrative fees and expenses of any investment with another manager, fund of fund or mutual fund. GTA does not receive any portion of these fees.</p> <p>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.</p> <p style="text-align: center;"><b>Conversation Starter to ask our Financial Professionals</b></p> <ul style="list-style-type: none"> <li>• <i>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?</i></li> </ul> <p><b>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?</b></p> <p><b>When we act as your investment adviser</b>, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:</p> <ul style="list-style-type: none"> <li>• We manage accounts for multiple clients, and we allocate our time based on each client’s needs. GTA earns more as we expand our client base and grow our assets under advisement, and we seek to balance our staffing with the individualized needs of each client.</li> <li>• We may recommend clients invest in fund of funds managed by our affiliated investment adviser, which is GTM. Because of GTA’s affiliation with GTM, GTA may have an incentive to recommend GTM funds rather than funds managed by unaffiliated parties. GTA seeks to address this conflict by crediting a portion of the management fee payable to GTM against GTA’s fee.</li> </ul> <p><b>For more detailed information about conflicts of interest between GTA and its clients, please review our <a href="#">Form ADV Part 2A</a>.</b></p> <p style="text-align: center;"><b>Conversation Starter to ask our Financial Professionals</b></p> <ul style="list-style-type: none"> <li>• <i>How might your conflicts of interest affect me, and how will you address them?</i></li> </ul> <p><b>How do your financial professionals make money?</b> GTA’s financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value and complexity of accounts under advisement, and client satisfaction and retention.</p>
<p><b>Disciplinary History</b></p>	<p><b>Do you or your financial professionals have legal or disciplinary history?</b> No, GTA and its financial professionals have not been subject to any legal or disciplinary events. You can research GTA and our financial professionals using the free and simple search tool available at <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a>.</p> <p style="text-align: center;"><b>Conversation Starter to ask our Financial Professionals</b></p> <ul style="list-style-type: none"> <li>• <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></li> </ul>
<p><b>Additional Information</b></p>	<p>Updated copies of this form, and additional information about GTA, can be found at <a href="http://www.gerbertaylor.com">www.gerbertaylor.com</a>. You can also request an up-to-date version of this Relationship Summary, or the more detailed Part 2 of Form ADV, by calling Darren Kearns at 901-526-9750.</p> <p style="text-align: center;"><b>Conversation Starter to ask our Financial Professionals</b></p> <ul style="list-style-type: none"> <li>• <i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</i></li> </ul>