



# BALENTINE

## Client Relationship Summary

August 28, 2024

Balentine LLC ("Balentine") is an SEC-registered investment adviser that provides advisory services. This document is a summary of the types of services we provide and how you pay for these services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://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 offer investment advisory services to retail investors. As part of these services, we offer a full range of comprehensive financial planning and investment management services for individuals, families, and institutions on a discretionary or non-discretionary basis. Additionally, Balentine offers comprehensive family office services.

For our portfolio management services, Balentine typically manages your assets on a discretionary basis as outlined in an agreement with us, giving us special legal permission to execute trades and alter your investment portfolio without your consent. We also offer a non-discretionary form of this service in which we must receive your permission before portfolio changes are made. Our advice is not limited to proprietary products or a limited menu of products or types of investments. As part of its services, Balentine's relationship managers review with each client their investment goals, objectives, and account performance on an annual basis at minimum. Balentine may conduct account reviews other than on a periodic basis upon the occurrence of a triggering event, such as a change in investment objectives. Clients are provided, at least quarterly, with regular written summary account statements directly from the custodian for the client accounts. Balentine may also provide its own written periodic report summarizing account activity and performance upon request.

Generally, there is a \$5 million commitment if a client engages Balentine to provide discretionary and/or non-discretionary investment advisory services. For additional information, see Item 4 of our ADV Part 2A, [here](#).

#### Key questions to ask:

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

### What fees will I pay?

Balentine generally charges advisory fees based on a percentage of the market value of the assets we manage for you. Therefore, the firm may have an incentive to encourage you to increase the assets in your account. Advisory fees are charged monthly in arrears using the average daily value of all days in the billing period, divided by the number of days in that period (with a few exceptions which are calculated and charged quarterly in arrears and monthly or quarterly in advance). Our fee schedule varies based on the type and the value of each account. In some cases, we reserve the right to negotiate a lower fee based on certain criteria. In addition, we may charge fixed dollar fees or fixed percentage fees dependent on the scope of services provided.

There are additional fees or charges that result from the reporting on, maintenance of, or trading within, a client's account. Such fees and costs may include, but are not limited to, custodian and brokerage fees, transaction charges, legal and accounting fees, and third-party manager fees. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Item 5 of the ADV Part 2A, [here](#).

**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? How much will be invested for me?**

[What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?](#)

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means. Because Balentine offers asset-based fees, the more assets there are in your advisory account, the more a you will pay in fees, and the firm may have an incentive to encourage the retail investor to increase the assets in their account. For more information about our conflicts, please see Items 10 and 12 of our ADV, [here](#).*

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

[How do your financial professionals make money?](#)

Balentine employees are compensated based on an annual fixed salary and periodic bonuses, which is based on a variety of different factors, including the skill and experience of the individual, and a share of profits. Employee compensation takes into account several possible factors including the firm's profitability, the value and number of accounts overseen by the employee, and new accounts introduced by an employee to our Firm. No employee's compensation is solely tied to the investment performance of assets under management.

[Do you or your financial professionals have legal or disciplinary history?](#)

No. A free and simple search tool to research us and our financial professionals is available at [investor.gov/CRS](http://investor.gov/CRS).

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

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (404) 537-4800.

**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?**

## Material Changes

The following material updates have been made to this Form CRS since our last filing on April 24, 2023.

1. Revised fee language to account for Balentine now calculating advisory fees using the daily average value.