

Gallatin & Company, LLC is registered with the Securities and Exchange Commission as an investment adviser. We provide investment advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, a retail investor, to understand the differences. A retail investor is a natural person who seeks to receive or receives services primarily for personal, family, or household purposes. 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 adviser services. We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will monitor your investments on a daily basis. These services are included as part of our standard services. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “*discretionary account*”) or we may give you advice and you will decide what investments to buy and sell (a “*non-discretionary account*”). We primarily invest in stocks, bonds, and mutual funds. We do not offer any proprietary products. We typically have a minimum asset amount for new clients. The minimum asset amount may be waived, at our discretion. More information about our advisory services can be found in our Form ADV Part 2A on the SEC website: <https://adviserinfo.sec.gov/firm/summary/111984>

Suggested questions to ask your financial professional:

- **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?

You will pay an on-going *asset-based fee* at the end of each quarter for our services based on the value of your advisory account. This fee is negotiable. Some existing clients will instead pay a fixed amount. These fees will be deducted from your account unless another payment arrangement has been made. Our fees are not paid in advance. You pay our fee quarterly even if you do not buy or sell. The more assets you have in your advisory account, including cash, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account. Some investments may impose additional fees that will reduce the value of your investment over time. You may pay a transaction fee when we buy or sell an investment for you. You may also pay fees to a broker-dealer or bank that will hold your assets. Only your advisory fee is paid to us. More information about our fees can be found in our Form ADV Part 2A: <https://adviserinfo.sec.gov/firm/summary/111984>

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.

Suggested questions to ask your financial professional:

- **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 investment advice we provide you. Here are some examples to help you understand what this means. The more assets you have in your advisory account, including cash, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account. Client advisory fees are our only source of income.

You can find more information about potential conflicts of interest in our Form ADV Part 2A: <https://adviserinfo.sec.gov/firm/summary/111984>

Suggested questions to ask your financial professional:

- **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 compensated based upon quarterly fees paid by clients served. Accordingly, we have an incentive to increase the amount of fees paid.

Do you or your financial professionals have legal or disciplinary history?

No, we do not have any legal or disciplinary events. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Suggested questions to ask your financial professional:

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

Additional information about Gallatin & Company, LLC is available in our firm brochure at <https://adviserinfo.sec.gov/firm/summary/111984>. Current information and a copy of the relationship summary can be obtained by calling telephone number 772-231-9607.

Suggested questions to ask your financial professional:

- **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?**