

Form ADV Part 3: Form CRS (Client Relationship Summary)

PHILIP VON GONTARD CFA LLC

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Item 1: Introduction

Philip von Gontard CFA LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. This SEC-mandated form provides a two-page summary of the firm's customer relationship policies. Additional details can be found on the firm's SEC Form ADV Part 2A & B at <https://adviserinfo.sec.gov/firm/summary/127938>. Also please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

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?

Choose an investment advisory service if you want a professional to manage your investment portfolio every trading day without you having to do anything. Use a brokerage firm if you want to do all the investment research, monitoring, and trading yourself.

The firm primarily offers investment advisory services to retail clients with portfolio management via a wrap fee program (we review your portfolio, investment strategy, and investments). As part of our standard services, we assess your financial situation and provide advice to meet your goals. We monitor client accounts on a regular ongoing basis. Client accounts are generally managed at our discretion and do not require obtaining client permission prior to executing trades. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does have a minimum account size of \$500,000 but may raise or lower that at management's discretion depending on the circumstances. Please also see our Form ADV Part 2A ([Brochure](#)), specifically Items 4 & 7.

Philip von Gontard has over 30 years of investment management experience. I received my Chartered Financial Analyst designation in 1994 and have been an independent SEC-registered investment advisor since 2003. For more details, see the firm's SEC form ADV Part 2A ([Brochure](#)), page 4.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask: 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? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? The amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. The firm's Portfolio management fees are charged quarterly in arrears, at the end of each calendar quarter. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. We generally deduct fees from the client's designated accounts in accordance with the client's prior custodial authorization. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Third-Party Costs: Some investments (e.g., mutual funds, exchange-traded funds, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets. 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. Please also see our [Brochure](#) for additional details.

How do your financial professionals make money? Philip von Gontard CFA LLC makes money from its investment advisory fees. The firm receives no other compensation or fee-related services from any other source. Please also see Item 10 of our [Brochure](#) for additional details.

Legal Obligations & Conflicts of Interest: When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. The firm owes a duty of loyalty, fairness, and good faith towards its clients, and has the obligation to adhere to forms written Code of Ethics. For more on Standards of conduct, see our [Brochure](#), page 7 section 11. Since the advisor receives no commissions whatsoever, there are no conflicts with the investment choices on behalf of the client's best interests. The more assets in a client account, the more that client will pay in fees, and the firm may have the incentive to encourage clients to increase the asset in their account.

Item 4: Disciplinary History

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

Neither the firm nor its principal managers have any legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research the firm and myself as the sole advisor.

Item 5: Additional Information

Questions to ask: 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 am the sole representative for the firm and can be reached by phone at 314-569-2677 or by email at philip@phvgllc.com with any questions or concerns. Any client is free to terminate the relationship at any time upon notice to the firm.

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/127938>. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact me at philip@phvgllc.com.

Exhibit A – Material Changes to Client Relationship Summary

There are no material changes since the prior Client Relationship Summary.