

Chamberlain Lane Capital, LLC

Customer Relationship Summary

Introduction

Chamberlain Lane Capital, LLC is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and brokerage and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at 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 offer investment advisory services, including: discretionary and non-discretionary portfolio management and financial planning, to retail investors, including high net worth individuals, corporations, foundations, family offices, retirement and pension plan participants, and other entities. Our services are tailored to each client's financial circumstances, goals, and risk tolerance. We will work with you to develop a financial profile and investment plan, outlining our investment strategies and objectives for your portfolio.

As part of our portfolio management services, we manage client accounts on either a discretionary or non-discretionary basis. If you grant us discretionary authority, we will execute transactions on your behalf based on your investment plan without asking you in advance. You may impose certain restrictions on the management of your portfolio. Restrictions may adversely affect the composition and performance of your portfolio, and we are not able to accommodate every request. If you engage us to provide non-discretionary investment advisory services, we will recommend purchases and sales of investments, but *you* will make the ultimate decision regarding each recommendation. Each account is managed individually, and performance may differ among clients with similar investment objectives or risk tolerance.

We also provide financial planning services, including cash flow planning, and retirement planning, to help develop your investment plan. These services are typically provided in conjunction with portfolio management. ***For additional information, please see Items 4, 7, and 8 of our Form ADV, Part 2A Brochure ("Brochure"), available at <https://adviserinfo.sec.gov/firm/summary/340063>.***

Questions to Ask Us:

- **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 asset-based fee for portfolio management services, which is calculated as a percentage of the assets we manage for you. Portfolio management fees are individually negotiated and are generally up to 1.25% annually, depending on the scope of services and the size of your account. The minimum portfolio value is generally set at \$10 million, however, we may, in our sole discretion, accept accounts below the minimum portfolio value.

Portfolio management fees are typically billed quarterly in advance and are usually deducted directly from your account. If your account is opened or closed during a billing period, fees are prorated. You may terminate your advisory agreement at any time, subject to any written notice requirements in the investment advisory agreement, and any unearned fees will be refunded. The applicable fee and billing terms will be set forth in your investment advisory agreement.

Our portfolio management fees include financial planning services, when provided. We generally do not offer financial planning on a standalone basis or for a separate fee.

Because we typically charge an asset-based fee, the greater the value of your assets under our management, the more you will pay in actual dollars of management fees. We therefore have an incentive to encourage you to retain and increase the amount of assets in your account(s) under our management.

In addition to our advisory fees, you will pay third-party fees and expenses, which are not paid to us. These may include custodial fees, brokerage commissions, transaction charges, wire fees, and fees charged by mutual funds, exchange-traded funds, or other pooled investment vehicles. These costs are in addition to our fees and can increase your total cost of investing.

We charge performance-based fees to certain clients who meet the definition of a “qualified client,” which are based on a percentage of the accounts’ annualized return in excess of an established benchmark.

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 Items 5, 6 and 10 of our Brochure.

Questions to Ask Us:

- **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. Below are some examples to help you understand what this means.

We charge performance-based fees to certain clients who meet the definition of a “qualified client,” which are based on a percentage of the accounts’ annualized return in excess of an established benchmark. Performance-based fees create an incentive for us to take greater investment risks. Also, we manage accounts that pay performance-based fees alongside accounts that do not. This creates a potential conflict because we may have an incentive to favor accounts that pay higher fees. We manage this conflict through disclosures, written agreements, and internal compliance policies.

We typically recommend that clients establish brokerage accounts with Charles Schwab & Co., Inc. (“Schwab”), a FINRA registered broker-dealer, member SIPC. We participate in the Schwab Advisor Service platform, which provides access to institutional custody, trading reporting, technology, research, and administrative services. These services benefit our business and reduce the cost we would otherwise incur. Because we receive these benefits in connection with client accounts maintained at Schwab, we have an incentive to recommend Schwab over other custodians.

For additional information, please see Items 10, 11, 12 and 14 of our Brochure.

Questions to Ask Us:

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

How do your financial professionals make money?

Our advisers receive a fixed salary and are eligible for profits distributions. This arrangement presents a conflict of interest in that we are incentivized to encourage you to increase the amount of assets in your account(s) managed by us in order to increase the fees you pay and therefore increase our firm’s profits.

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

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

Questions to Ask Us:

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

Additional Information

For additional information about our investment advisory services, or to request a copy of our latest Customer Relationship Summary, please visit our website at www.chamberlainlane.com or call us at 615-944-7116.

Questions to Ask Us:

- **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?**