



# Genter Capital Management Client Relationship Summary March 28, 2024

Genter Capital Management (“our firm”, “we”, “us”) is registered with the Securities and Exchange Commission as an Investment Adviser.

**Brokerage and investment advisory services and fees differ, and it is important for the retail investor 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 provide investment advisory services on a discretionary basis, which means we select the securities to buy and sell in your account without asking you in advance. Our investment strategies range from equity to a variety of fixed-income products, including municipal bonds. We offer these services to retail investors through separately managed accounts, wrap fee programs and a mutual fund we manage. You may place reasonable restrictions on your portfolio. Although we do not require an account minimum for equity accounts, a minimum fee could apply as described in the next section. For fixed income accounts we require you to have a minimum \$1 million to open an account with our firm, however we may accept a lesser amount in certain cases. Our portfolio managers continuously monitor your account(s).

FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE THE ADVISORY BUSINESS, TYPES OF CLIENTS, AND REVIEW OF ACCOUNTS SECTIONS OF OUR [FORM ADV PART 2A](#).

### Conversation Starters

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?

For our separately managed accounts, you will pay a quarterly fee based upon a percentage of the assets we manage for you, subject to a minimum annual fee of \$4,750. A nonrecurring, non-refundable one time set up fee of \$250 is payable in advance. More assets in your account means more fees; thus, we have an incentive to encourage you to increase the amount of assets in your account. If you are part of a wrap program, you will generally pay one fee to the wrap program sponsor that includes all trading, transactions and portfolio management costs and are therefore higher than typical asset-based advisory fees. However, there are some wrap programs where the fees are not covered but charged separately. You may also pay custodial fees to the broker-dealer that holds your assets, ETF and mutual fund fees, and a transaction fee may be incurred when we buy or sell an investment in your account.

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 REGARDING OUR FEES, PLEASE SEE THE FEES AND COMPENSATION SECTION OF OUR [FORM ADV PART 2A](#).

### Conversation Starters

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 IS AN EXAMPLE TO HELP YOU UNDERSTAND WHAT THIS MEANS:

We may invest your assets in one or more pooled investment vehicles (including an affiliated mutual fund that we manage) if such investments are consistent with your investment objectives. Investors in the mutual fund are indirectly responsible for a portion of the operating expenses of the fund. Thus, if such investment in the affiliated mutual fund is made, you would in effect be paying multiple advisory fees that inure directly to our benefit.

FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE THE OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS SECTION OF OUR [FORM ADV PART 2A](#).

### Conversation Starters

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?

We pay our Marketing Consultants a commission based on the fees collected. The rest of our financial professionals are paid a base salary and a bonus based on the achievement of corporate, department, and personal goals. Like all businesses, we have an incentive to drive revenue and profits.

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

No. Please visit [investor.gov/CRS](http://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

### Conversation Starters

Ask your financial professional:

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

### Conversation Starters

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?

**For additional information**, please see our [Form ADV Part 2A](#), or visit our website at [www.gentercapital.com](http://www.gentercapital.com). If you would like more up-to-date information or to request a copy of this client relationship summary, please contact us at 310-477-6543.