



SIGNATUREFD, LLC – Form CRS

SIGNATUREFD, LLC (“we”, “our” or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Questions in the text boxes below are intended to be conversation starters to help you have better quality discussions with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide discretionary investment management, financial planning and consulting services for individuals, their trusts and estates, and families (our “retail investors”). Most of our engagements include all of these services, but we may make exceptions.

We manage clients’ portfolios based on their investment objectives and other special circumstances. We monitor clients’ portfolios periodically and make changes as we determine necessary.

We typically manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities that we buy or sell by notifying us, in writing.

We do not limit the scope of securities that we use in managing client accounts, and may use equity securities, fixed income securities, mutual funds, exchange traded funds (ETFs) and private placement investments.

We generally require a minimum asset level of \$2 million for our retail investors, although we reserve the right to accept a prospective client at a lower asset level.

For more detailed information about our Advisory Business and the types of clients we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

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

What fees will I pay?

Our wealth management fee is generally based on a percentage of assets under our management, but may vary depending on your individual contract. . Our fee schedules generally range from 1% to 0.50%, depending on the types of service provided and the amount of assets under our management, with a minimum fee of \$5,000 for Investment Management or \$15,000 for Wealth Management Services.

We either deduct our fee from one or more of your investment accounts or bill you for our services on a quarterly basis, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. For stand-alone financial planning and/or consulting services, we typically charge either a fixed fee or we bill our standard hourly rates.

Your account will be held with a qualified custodian. Your assets may be invested in mutual funds, ETFs and other investments or through independent managers. You will bear your pro rata share of the investment management fees and other fees of these investments and managers, which are in addition to the fees you pay us. These fees and expenses are generally described in each fund’s prospectus or offering document and potentially include a management fee, distribution fee (i.e., rule 12b-1 fee), and other fund expenses. 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.

<i>Help me understand how these fees and costs might affect my investments. If I give you \$2,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>
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March 30, 2023

For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#).

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 must 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:

* We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.

* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we do not currently manage your account held with your employer's plan, this will increase our compensation.

* We are a licensed insurance agency and provide insurance services to clients. Certain of our owners and employees are licensed insurance agents. They maintain relationships with brokerage general agencies (BGA) and these relationships incentivize them to recommend certain insurance products. In addition, certain insurance contracts we recommend may result in our receipt of commissions or fees that differ (and may be greater) than those described above. For more information, see Items 4 and 10 of our Form ADV Part 2A and your investment adviser representative's Form ADV Part 2B.

* We have formed and manage several private investment funds. We may recommend, on a non-discretionary basis, that qualified clients invest in one of these funds. If you invest in our funds, we can charge asset-based fees for services provided, in addition to performance-based fees on certain of those accounts. We describe how we mitigate the conflicts of interest associated with our management of these funds and the recommendation that you invest in these funds in Items 5 and 6 of our Form ADV Part 2A.

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

For more detailed information about our conflicts of interest, please review Item 4, 5, 6, 11 and 12 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our non-partner advisors' compensation is salary based with incentive revenue generated by introducing clients to the firm. This presents a conflict of interest because those advisors have an interest in your becoming a client. Those advisors that are partners are equity owners of the firm and stand to receive a share of the profits of the firm. This structure incentivizes our advisors to recommend that you place additional assets under our management.

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

Firm- No Financial Professional- Yes

We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals.

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at 404-253-7600.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?



March 30, 2023

SIGNATUREFD, LLC – Form CRS

Summary of Material Changes

SIGNATUREFD, LLC (“we”, “our” or “us”) is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to our Form CRS, as of March 30th, 2023:

Under the heading “***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?***” we have updated our response by adding the language below:

- We are a licensed insurance agency and provide insurance services to clients. Certain of our owners and employees are licensed insurance agents. They maintain relationships with brokerage general agencies (BGA) and these relationships incentivize them to recommend certain insurance products. In addition, certain insurance contracts we recommend may result in our receipt of commissions or fees that differ (and may be greater) than those described above. For more information, see Items 4 and 10 of our Form ADV Part 2A and your investment adviser representative’s Form ADV Part 2B.