

RegentAtlantic

Client Relationship Summary – August 25, 2021

RegentAtlantic Capital, LLC. (“RegentAtlantic”) is registered with the Securities and Exchange Commission as an investment adviser. Broker dealer and investment advisory services and fees differ, and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at 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 to retail clients. We provide financial planning, investment management, and consulting services. We provide advice on the purchase and sale of various types of investments, such as mutual funds, exchange-traded funds (“ETFs”), variable annuity subaccounts, real estate investment trusts (“REITs”), equities, fixed income securities, private funds and separate accounts managed by independent advisers. Ongoing monitoring of these investments is included as part of our standard portfolio management services. Financial plans are reviewed on an annual basis.

We provide investment services on a discretionary or non-discretionary basis. Discretionary advisory services mean that we have the ability to purchase or sell the investments in your account without first obtaining your permission. Non-discretionary services mean that you make the ultimate decision regarding the purchase or sale of investments.

We do not have a required minimum account size or investment amount, but we do have fee minimums. For account without investments in private funds or separate accounts managed by third party advisers, we charge a minimum fee of \$10,000 per year. For accounts with investments in private funds or separate accounts managed by independent advisers, we charge a minimum fee of 1% of your advisory account value on accounts below \$10 million.

For more detailed information about our services, please see our [Form ADV, Part 2A brochure \(specifically Items 4 and 7\)](#).

Conversation Starters:

- ✓ 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 investment management services and financial planning, we charge you a wealth management fee either monthly in arrears or quarterly in advance. The wealth management fee is a percent of your advisory account value. This means that the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. For consulting services, we charge an hourly or fixed fee.

You will also pay other fees and costs related to our investment advisory services and investments in addition to our advisory fee, that you will pay directly or indirectly. Categories of the most common additional fees and costs you pay include brokerage and other transaction costs, custodian fees, account maintenance fees, fees related to mutual funds and exchange traded funds, and variable annuities, and other product-level fees. If you are invested in private funds or accounts managed by an independent adviser, you will also pay management fees, performance fees and other expenses charged by such funds and independent managers as well as potential annual fees charged by the custodian.

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 more detailed information about our fees and costs, please see our [Form ADV, Part 2A brochure \(specifically Item 5\) and your investment management agreement](#).

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Conversation Starter:

- ✓ 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.

- We recommend the brokerage and custodial services of a limited number of broker-dealers. If we maintain a minimum amount of client assets at these broker-dealers, we receive support and research services at no cost or a discount. This arrangement creates an incentive for us recommend these broker-dealers.
- We receive client referrals from Charles Schwab & Co Inc. (“Schwab”) through our participation in Schwab Advisor Network. This arrangement creates an incentive for us to recommend the brokerage and custodial services of Schwab.

Conversation Starter:

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

For more detailed information about our services, please see our [Form ADV Part 2A Brochure \(specifically Items 12 & 14\)](#)

How do your financial professionals make money?

Our financial professionals are compensated through salary, bonuses based on the overall performance of the firm and bonuses based on revenue from new clients they refer to the firm. Some financial professionals also have an ownership interest in the firm and receive a share of the firms’ profits. Financial professionals are therefore incentivized to encourage you to increase the assets in your account.

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

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

Conversation Starter:

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

You can find additional information about our investment advisory services on our website and at <https://adviserinfo.sec.gov/firm/summary/105995>. To request up-to-date information and request a copy of the relationship summary, call (973) 425- 8420.

Conversation Starter:

- ✓ 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?