

**GELLER ADVISORS LLC**  
**Client Relationship Summary\***  
**March 31, 2022**

## **1. Introduction**

Geller Advisors LLC (“us,” “we,” the “firm,” or “Geller Advisors”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. We provide advisory accounts and services rather than brokerage accounts and services. The services offered and fees charged by an investment adviser differ from those of broker-dealers and it is important that you understand the differences.

Free and simple tools are available to research investment adviser firms, broker-dealers, and their financial professionals at: <http://www.investor.gov/home/welcome-investor-gov-crs>, which also provides educational materials about broker-dealers, investment advisers, and investing.

## **2. Relationships and Services**

**What investment services and advice can you provide me?** We offer investment advisory services to retail investors. The principal investment advisory services that we offer to retail investors are through customized as well as non-customized separately managed accounts (“accounts”), private funds (“funds”), and financial planning services. When we act as your investment advisor for your accounts, we provide advice on asset allocation and portfolio construction. You can choose an account that allows us to buy and sell investments in your account without prior notice or consent (a “**discretionary** account”), or we may give you advice and you decide what investments to buy and sell (a “**nondiscretionary** account”). We periodically monitor your managed accounts and investments in conformity with your written investment guidelines, which we will develop with you. Our advice is limited to certain types of products or investments, which include, but are not limited to, mutual funds, exchange traded funds or equity securities, unaffiliated third party separately managed accounts, and affiliated and unaffiliated hedge funds and private equity funds. In general, you must meet certain criteria to open up an account with us, including asset minimums.

**For more detailed information about our advisory services, please see Items 4 and 7 of our Firm Brochure:** <https://adviserinfo.sec.gov/firm/summary/134062>.

***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?*

## **3. Fees, Costs, Conflicts, and Standard of Conduct**

**What fees will I pay?** For investment management, you generally pay an advisory fee based on the amount of assets in your account and these fees are assessed monthly as set forth in your advisory agreement. Because we charge an **asset-based fee**, 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. You will also pay other fees and costs, including custodian fees, brokerage fees, commissions, interest fees, taxes, duties and other governmental charges, transfer and registration fees, foreign exchange transaction costs, fees and costs charged by other investment advisers or funds, account maintenance fees, mutual fund fees, variable annuities fees, and other transactional fees and product-level fees. In certain situations, such as additional financial planning not included in our standard asset based fee, we may charge you an hourly or flat fee. For Geller affiliated funds in which you may be invested, you also will pay your portion of the fund’s management fee payable to Geller Advisors based on your capital account or commitment to the fund, as well as other fund fees and expenses, including, but not limited to administrative fees, legal fees, and audit costs, as well as certain incentive fees charged

*\*Statements in this summary (i) are required by the SEC Form CRS, summary in nature; (ii) relate only to Geller Advisors’ obligations under the Investment Advisers Act of 1940; (iii) do not create or modify any agreement, relationship or obligation between you and Geller Advisors or our financial professionals; and (iv) are subject to the more complete terms and conditions of our investment advisory agreements and disclosures (including ADV Part 2).*

by managers of the underlying funds in which a Geller affiliated fund invests. For the avoidance of doubt, the fees paid to Geller Advisors by a Geller **fund** in which you may be invested are in addition to any advisory fees payable to Geller Advisors by you. This fee arrangement presents a conflict of interest because it incentivizes Geller Advisors to allocate or recommend allocation of your assets to a Geller **fund** as it would increase the fees Geller Advisors would receive. In such instances, if you agree to make such investment(s), you will have to review the relevant offering materials and sign a subscription agreement **acknowledging and consenting to this conflict of interest**.

Geller may recommend investment in a vehicle managed by Geller (a “Geller Feeder Fund”) that is formed for the purpose of investing in a specific investment fund or vehicle that is managed by a third party (“Underlying Fund”). By aggregating the investments of other Geller clients into a Geller Feeder Fund, Geller can pool Geller client assets and invest in an Underlying Fund that might otherwise be unavailable due to a minimum investment amount or preference by an Underlying Fund’s general partner. In certain circumstances, Geller clients may be eligible to make an investment directly in an Underlying Fund; any investment made directly in an Underlying Fund and not through a Geller Feeder Fund investing in the Underlying Fund would not be subject to fees associated with that Geller Feeder Fund. Prior to any investment in a Geller Feeder Fund, Geller will disclose to Geller clients the minimum investment amount of the Underlying Fund (if any).

**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 Item 5 of our Firm Brochure:** <https://adviserinfo.sec.gov/firm/summary/134062>.

**Conversation Starters.** *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. The following arrangements and activities give us an incentive to make investments for you based on our own interests rather than on your needs.

- **Proprietary Products.** We invest your assets in certain pooled investment vehicles that are issued, sponsored, and managed by us or our affiliates. We receive additional compensation from those investments.
- **Broker Selection.** When we choose broker-dealers to execute your transactions, we consider the research, products and services that we receive from broker-dealer. This affects our duty to obtain best execution on your transactions.
- **Personal Trading:** Personnel and affiliates of ours purchase and sell securities that we trade for your accounts as well. Trades for your account can support or increase the value of those positions held by our personnel and affiliates. We have a Code of Ethics that requires our personnel to place your interests above ours.

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

**For more detailed information about our conflicts of interest, please see Items 5, 6, 10, 12, 14, 14 and 17 of our Firm Brochure:** <https://adviserinfo.sec.gov/firm/summary/134062>.

**How do your financial professionals make money?** Our financial professionals are compensated in cash through salary and bonus. Bonuses are discretionary, and reflect the overall success of the firm and the individual. While our financial professionals receive no sales commissions for proprietary products,

some of our financial professionals may receive additional compensation based, in part, on the profitability of the firm, individual performance and the amount of assets or revenue they raise for the firm (excluding financial products) in a particular year.

#### 4. Disciplinary History

***Do you or your financial professionals have legal or disciplinary history? No.***

Visit: <http://www.investor.gov/home/welcome-investor-gov-crs> for a free and simple search tool to research us and our financial professionals.

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

#### 5. Additional Information

You can find additional information about our investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 134062, and on our website at [www.gelleradvisors.com](http://www.gelleradvisors.com). You can request up to date information and a copy of our relationship summary by contacting our firm at (212) 583-6001.

***Conversation Starters.*** 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?