

GH&A

GARCIA HAMILTON & ASSOCIATES, L.P.

Form Customer Relationship Summary

Garcia Hamilton & Associates, L.P. **March 30, 2024**

Garcia Hamilton & Associates, L.P. (GH&A) is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage 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?

Our Firm provides separate account portfolio management services to high-net-worth individuals and family partnerships. We are not a custodian nor a broker/dealer, and we do not provide custody or brokerage services. Our accounts are managed on a discretionary basis, which means we do not need to contact you when buying or selling in your account. You can limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold in your account) by providing our Firm your restrictions and guidelines in writing. We limit investments in the accounts to U.S. government securities and U.S. high-quality corporate bonds. We do not offer financial planning or wrap fee programs. As part of our standard service, we monitor your investments on an ongoing, continuous basis. Our Firm requires you to sign a written Investment Management Agreement which authorizes us to manage investments on your behalf. The minimum account size for new accounts is \$5,000,000.

For additional information regarding our services, please see our Form ADV Part 2A Brochure Items 4 and 7 available at: <https://garciahiltonassociates.com/contact/#FORMADV>

CONVERSATION STARTER: 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?

Our Firm will charge you a fee for our investment management services based on the percentage of assets, including cash, held in your account. The fee schedule for each strategy is listed in our Form ADV Part 2A Brochure Item 5. Your actual fee differs based on strategy and account size. The asset-based fee we charge is calculated based on the value of your account at the end of the quarter and is payable quarterly in arrears, unless you have made other arrangements with us. The more assets in your account, the more you will pay. As a result, we have an incentive to encourage you to increase your account size. Clients do not pay any other fees or costs directly or indirectly to us other than the fees for investment management services. Depending on the custodian you use for your account, you may pay custodian fees, account maintenance fees, or other transactional fees charged by your custodian. You pay these fees to other entities that provide these services.

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 our Form ADV Part 2A Brochure Items 5 and 6 available at: <https://garciahamiltonassociates.com/contact/#FORMADV>

CONVERSATION STARTER: Ask your financial professional:

- ❖ *Help me understand how these fees and costs might affect my investments.*
- ❖ *If I give you \$5,000,000 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 the Firm acts as your investment adviser, we have to act in your best interest and put your interest ahead of ours. 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 services we provide you. Here are some examples to help you understand what this means.

Our Firm manages multiple accounts, which raises the possibility of favorable or preferential treatment of a client or a group of clients. Certain clients pay a performance-based fee for our services, which may create an incentive for us to make investments with more risk than investments we would make for a non-performance based fee account. Managing accounts that pay a performance-based fee alongside accounts that do not may also create a conflict for us in favoring certain accounts. To reduce the potential for conflicts of interest, all accounts invested in a strategy are managed alike in deciding the securities to be bought and sold regardless of the type of account or the type of fee. We do not receive compensation on any transactions that we make in client accounts or from any third parties.

For additional information, please see our Form ADV Part 2A Brochure Items 6 and 14 available at: <https://garciahamiltonassociates.com/contact/#FORMADV>

CONVERSATION STARTER: 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?

Our employees are paid a very competitive salary based on an individual's experience and expected contribution to the Firm. All financial professionals are eligible for a general annual bonus that is tied directly to the overall performance of the individual as well as the profitability of the Firm. Additionally, all of our senior professionals are eligible for equity ownership.

CONVERSATION STARTER: Ask your financial professional:

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

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 the Firm and our financial professionals.

For additional information about our services, please contact Ruby Muñoz Dang at ruby@garciahamiltonassociates.com. If you would like additional, up-to-date information or a copy of this disclosure, please call Beth McWilliams at (713) 853-2314.

CONVERSATION STARTER: 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?*