

# A Summary of Your Relationship with Balasa Dinverno Foltz LLC

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Balasa Dinverno Foltz LLC (BDF) is registered with the U.S. Securities Exchange Commission (SEC) as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). The site also provides educational materials about investing.

## Relationships and Services

### *What wealth management services can you provide me?*

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BDF's wealth management services include comprehensive financial planning and investment management services to individuals and trusts (our "retail investors"), and institutions on a fee-only basis. We monitor, on a continuous basis, the investments in the accounts over which we have authority as part of our wealth management service. Additionally, we shall have the authority, without prior consultation with you (unless you impose restrictions), to buy, sell, and allocate the investments within your account(s) consistent with your agreed upon investment objectives. Our discretionary authority over your account(s) shall continue until our engagement is terminated.

## Fees, Costs, Conflicts, and Standard of Conduct

### *What fees will I pay?*

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We provide our wealth management services on a fee-only basis charged as a percentage of assets under management (wealth management fee). Our fee is based on the assets we manage (see our fee schedule located in Item 5 of our ADV Part 2A). Clients are subject to a minimum annual fee of \$10,000 (\$2,500 quarterly). We typically deduct our wealth management fee from one or more of your accounts, in advance, on a quarterly basis. In unique situations, we provide our financial planning services on a stand-alone fixed fee basis, generally between \$7,500 and \$10,000 per plan.

*Other Fees and Costs:* Your wealth management assets will be held with a qualified custodian which will charge transaction fees. In addition, investments such as mutual funds and exchange-traded funds impose fees at the fund level based on the amount of your investment. BDF does not receive compensation from these fees. Fees and costs will affect the value of your investments over time.

### *What legal obligations and potential conflicts are there when acting as my wealth manager?*

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Acting as your wealth manager, we have your best interest at heart. We do not put our interest ahead of yours. There may be conflicts inherent in this relationship and you should ask about these conflicts. For more information about our conflicts of interest, please review our ADV Part 2A.

### *How are your wealth managers paid?*

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Our wealth managers are compensated on a salary basis and may receive incentive compensation at year-end. You're encouraged to ask if you have questions.

## Disciplinary History

### *Do you or your wealth managers have legal or disciplinary history?*

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No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our wealth managers.

## Additional Information

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Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time at (630) 875-4900 to request a current copy of your ADV Part 2A or our relationship summary. A copy of our Part 2A is available at: <https://bdfllc.com>

## Key Questions / Conversation Starters

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- Given my financial situation, should I choose a wealth management service? Why or why not?
- Given my personal situation, how would financial planning benefit me?
- How will you choose investments to recommend to me?
- What is your relevant experience, including licenses, education and other qualifications? What do these mean?
- How might your conflicts of interest affect me, and how will you address them?
- Help me understand how fees and costs 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?
- As a wealth manager, do you have any disciplinary history? If so, for what type of conduct?
- Who is my primary contact person and who can I talk to if I have concerns about how this person is treating me?