

**Citrine Capital, LLC**  
**Form CRS Relationship Summary**  
**March 27, 2023**

Citrine Capital, LLC is registered with the Securities and Exchange Commission 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](https://www.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 and comprehensive financial planning services to individuals and families and these services include investment management and investment supervisory services as well as ongoing and hourly financial planning services.

#### **Monitoring of Investment Accounts:**

Under our investment management services, your investment accounts will be monitored and reviewed regularly and no less often than annually by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives and will review any periodic reports provided to you by any third party managers. We will also work with you to review your held away investment accounts that we provide supervisory services on, and will typically conduct those reviews no less often than annually. A copy of a revised investment guideline or asset allocation reports will be provided to the client. All clients will receive access to an online portal for on-demand account access and performance reporting tools.

#### **Investment Authority Over Managed and Supervised Accounts:**

Through our Investment Supervisory Services and third party Investment Management Services, we, and/or any designated third party managers typically maintain **discretionary authority** with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s). On a limited basis, and at our discretion, we may accept requests to manage assets for a client on a non-discretionary basis.

#### **Account Minimums and and other Requirements:**

There are no minimum asset balances to open or maintain an account or establish a relationship.

For **Additional Information** regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

#### *Ask your Adviser:*

1. *“Given my financial situation, should I choose an investment advisory service? Why or why not?”*
2. *“How will you choose investments to recommend to me?”*
3. *“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”*

### **What fees will I pay?**

The fee for investment management and comprehensive financial planning will be an annual fixed dollar fee determined upfront by Citrine Capital. The amount of fees you pay to our firm and the frequency in which you are billed is based on net worth. These fees are outside of stand alone hourly financial planning. Fees will typically be paid by electronic funds transfer or credit card on a monthly or quarterly basis, but may also directly be deducted from the client’s managed account (asset-based fees) on a quarterly basis. For certain Legacy Clients, Citrine charges a fee based on the amount of assets under management.

Your first billing cycle will begin once your agreement is executed and account assets have settled into your account held by the custodian of record. Fee payments will generally be assessed within 15 days of the beginning of each billing cycle.

Unless we indicate that your assets are managed through a Wrap Fee Program, our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

*Ask your Adviser: “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.

*Ask your Adviser: “How might your conflicts of interest affect me, and how will you address them?”*

We seek to eliminate any conflicts of interest in our business and at this time do not have any material conflicts of interest that impact the delivery of our advisory services or your experience working with our firm.

## **How do your financial professionals make money?**

Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

*Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?*

**For additional information** about our services, visit our website [www.citrinecapitaladvisors.com](http://www.citrinecapitaladvisors.com). If you would like additional, up-to-date information or a copy of this disclosure, please call (415) 494-8262.

*Ask your Adviser: 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?*