

Item 1. Introduction

Callan Family Office LLC (“CFO”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services fees differ, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) | [Investor.gov](https://www.investor.gov), which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. Relationship and Services

What wealth management services and advice can you provide me?

CFO offers comprehensive wealth management services which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include Investment Management, Family Office Services and Advisory & Consulting Services. As part of our services, we monitor investments that we manage on a continuous basis. We accept discretionary and/or non-discretionary authority to implement the recommended strategies in client accounts. The level of discretion is determined in our agreement. We offer portfolio management on individual equity and debt securities, mutual funds, exchange-traded funds (“ETFs”), privately placed securities (including debt, equity, real assets, and/or interests in pooled investment vehicles), options, and independent investment managers. For non-discretionary services, you make the final decision regarding the purchase or sale of investments. Family Office Services can include integrated services on common data platform that supports the planning, administration, and reporting needs of your family enterprise. Advisory & Consulting services include specialized resources to educate and guide your wealth journey, philanthropic, business and transaction advisory services, family office consulting, and family governance & education consulting. Financial planning and investment consulting recommendations are not actively monitored.

Our services are subject to a minimum account value of \$50,000,000.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: [CALLAN FAMILY OFFICE, LLC - Investment Adviser Firm \(sec.gov\)](https://www.callanfamilyoffice.com/Investment-Adviser-Firm).

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?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fees for Investment Management services are based on a fixed percentage of assets under management or advisement (AUM). As assets increase in value or are added as contributions to the account(s), breakpoints may be reached, and the fixed rate may be reduced. We charge a fixed or hourly fee for Family Office Services and Advisory & Consulting services. For project-based services one half of the fees are due upon engaging us while the remainder is due upon delivery of the services. For ongoing services, the annual fee is prorated and charged monthly in arrears.

In addition to the advisory fees paid to us, you may incur certain charges imposed by other third parties, such as broker-dealers, custodians, technology providers, etc. These additional charges can include securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, technology fees, fees charged by independent managers, margin and other borrowing costs, charges imposed directly by a mutual fund or ETF, as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we collect higher fees. 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. Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here: [CALLAN FAMILY OFFICE, LLC - Investment Adviser Firm \(sec.gov\)](#).

Conversation Starters:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000,000 to invest, how much will I pay in fees and costs to invest those dollars on my behalf?*
- *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 must 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.

Support from Custodian: We receive administrative support, computer software, related systems support, as well as other third-party support from the custodian that we recommend. This results in an incentive to recommend that custodian because we do not have to produce or pay for the products or services provided.

Conversation Starter:

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

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: [CALLAN FAMILY OFFICE, LLC - Investment Adviser Firm \(sec.gov\)](#).

How do your financial professionals make money?

Our financial professionals are compensated with a base salary and discretionary bonus primarily focused on firm performance and client retention. This results in an alignment with customer satisfaction and compensation.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

Item 4. Disciplinary History

Conversation Starter:

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

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) | [Investor.gov](https://www.investor.gov) for a free and simple search tool to research us and our financial professionals.

Item 5. Additional Information

You can find additional information about our services in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, see CFO's Form ADV at [CALLAN FAMILY OFFICE, LLC - Investment Adviser Firm \(sec.gov\)](#) or please call us at (877) 506-7990.

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?*

Your relationship manager is your primary contact person. They are employees of Callan Family Office. Questions or concerns can be directed to Jack Ginter at info@callanfo.com.