



Burlington Alliance Capital Management, LLC  
CRD No. 288817  
Client Relationship Summary  
December 1, 2021

**Item 1: Introduction**

Our firm, Burlington Alliance Capital Management, LLC is in the process of registering as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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.

**Item 2: Relationships and Services**

**What investment services and advice can you provide me?**

**Services:** We offer investment advisory services to retail investors. These services include asset and portfolio management services through third-party advisors and managers ("Third-Party Advisors") and financial planning services. We work closely with you to identify your investment goals and objectives, as well as your risk tolerance and financial situation in order to develop an investment approach.

**Accounts, Investments, and Monitoring:** We provide services to individuals, high net worth individuals, trusts, corporations, partnerships, and other legal entities. Investments in client portfolios may include, but are not limited to, exchange listed securities, fixed-income securities, over-the-counter securities, bonds, and other pooled investment vehicles, such as open and closed end mutual funds or ETFs, and other investment products. As part of our services, we monitor portfolios and securities in accounts on an ongoing basis. We also conduct a formal review at least annually to determine whether the Third-Party Advisor is in alignment with the client's investment goals and objectives.

**Investment Authority:** We provide our services on a discretionary basis. Discretionary account management authority is granted by you through your agreement with our firm and the trading authorization you sign with the custodian. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. The Third-Party Advisor will also retain discretionary authority to formulate, monitor, and revise the portfolios your assets are invested in. You may place reasonable restrictions on the types of investments that are made on your behalf.

**Account Minimums & Other Requirements:** The account minimum for our services is \$25,000. This amount may be waived or reduced at our sole discretion. However, Third-Party Advisors may impose a minimum portfolio size, minimum fee, or otherwise condition our use and recommendation of their portfolios to clients.

**Additional Information:** For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 7 – Types of Clients, and Item 13 – Review of Accounts of our Form ADV Part 2A available on our firm's [Investment Adviser Public Disclosure Page](#).

**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?**

**Asset-Based Fees:** Our portfolio management fee is based on a percentage of the value of the client's assets in the account(s) that we manage and is collected in arrears on a monthly basis based on the market value of the client's assets under our management as of the last day of the immediately preceding month. Our investment management fee includes fees due to the Third-Party Advisor and ranges up to 1.95% based on a tiered fee schedule. The investment management fee is subject to negotiation with each client based on the client's characteristics and may differ from client to client at our sole discretion. A conflict of interest exists as we receive higher advisory fees working with some Third-Party Advisors than others and are incentivized to recommend Third-Party Advisors which may not be suitable for the client.

**One-Time Payment & Fixed Fees:** We offer our comprehensive financial planning services on a one-time payment basis. Our one-time payment arrangement is charged at a fee set by the Advisor based on the nature and complexity of the services being provided and may range from \$750 to \$2,500. The one-time payment is due, in full, upon execution of the financial planning agreement. An estimate of the total cost for the financial plan, based on the scope and complexity of each individual client, will be provided to the client at the start of the advisory relationship. If there are additional services or changes to the engagement which exceeds the estimated fee, Burlington Alliance will notify the client as soon as possible to discuss the additional fees. Our ongoing financial planning services are offered on a monthly fixed fee basis. Our ongoing financial planning fees ranges from \$50 to \$200 per month based on the nature and complexity of the services being provided. Fees may be negotiated or waived at our sole discretion. The fixed fee payments are billed monthly, in advance.

**Other Fees & Costs:** In addition to our advisory fees, you may incur other charges imposed by third-parties (i.e., custodians and third-party advisors). Some of these costs may include, but is not limited to, statement/confirmation fees, technology fees, management fees, sub accounting fees, variable annuity fees, surrender charges, short term redemption fees, account maintenance fees, wire transfer fees, overnight check fees, and duplicate statement issuance fees.

**Additional Information: 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 on our fees, please see Item 5 –Fees and Compensation of our Form ADV Part 2A available on our firm’s [Investment Adviser Public Disclosure Page](#).

**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 interests 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 that we provide you. Here is an example to help you understand what this means. Fees for our investment advisory and portfolio management services will vary depending on the Third-Party Advisor selected for the client. This presents a conflict of interest as we receive higher advisory fees working with some Third-Party Advisors than others and may recommend Third-Party Advisors which may not be suitable for the client. We strive to mitigate these conflicts by conducting client file reviews on a regular and ongoing basis to ensure recommendations made to a client remains suitable and in alignment with the client’s expressed financial goals and risk tolerance.

**Additional Information:** For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available on our firm’s [Investment Adviser Public Disclosure Page](#).

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

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

Our financial professionals are compensated based on an agreed-upon annual salary. In certain cases, bonuses are paid to some employees based on quality of work, excellence of service, and other factors. No employee compensation is based on any sales incentives, clients acquired, assets raised or assets under management.

#### Item 4: Disciplinary History

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

Yes. Some of our financial professionals have disciplinary history. However, the firm does not have disciplinary history. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

#### Item 5: Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available at our firm’s [Investment Adviser Public Disclosure Page](#) or our website at <http://www.bacapitalmanagement.com>. You can request up to date information and a copy of our client relationship summary by contacting us at (336) 660-2782 or by email at [info@bacapitalmanagement.com](mailto:info@bacapitalmanagement.com).

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*