

Item 1: Introduction

As an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”), Storgate, LLC (“us”, “our”, “we” or “Storgate”) offers investment advisory services to its clients. 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: What investment services and advice can you provide me?**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?”***

Storgate offers a suite of wealth advisory services to individuals, including ultra-high net worth individuals, families, foundations, trusts and qualified retirement plans pursuant to The Employee Retirement Income Security Act of 1974 (“ERISA”), on a fee-only basis. These services include investment management, financial counseling, and family office concierge services. In addition, Storgate provides investment consulting services for certain clients on accounts and assets that Storgate does not manage, including private assets. Storgate also offers financial, tax and estate planning, trustee services, and next generation engagement and governance.

If you open an account with our firm, we will meet with you to understand your current financial situation, existing resources, goals and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is regularly monitored, and if necessary, re-balanced to meet your changing needs, stated goals, and objectives. Storgate selects assets and products from across many asset classes, including global and domestic equities, taxable and non-taxable fixed income, private equity, mutual funds and ETFs. Overall investment strategies recommended to each client emphasize long-term ownership of a diversified portfolio of marketable and non-marketable investments intended to provide superior after-tax, inflation-adjusted, economic returns. Client portfolios with similar investment objectives and asset allocation goals may own different securities and investments. The client’s portfolio size, tax sensitivity, desire for simplicity, income needs, long-term wealth transfer objectives, time horizon and choice of custodian are all factors that influence Storgate’s investment recommendations. Clients have the ability to impose reasonable restrictions on their accounts from investing in certain securities, types of securities or industries, so long as Storgate determines, in its sole discretion, that such restrictions would not material impact the performance of a management strategy or prove overly burdensome to our management efforts.

If you utilize our investment advisory services, you will typically give us discretionary authority in the client agreement to buy and sell securities and funds in your account without your prior approval. By granting investment discretion to us, you authorize us to direct securities transactions and determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which the transactions will be effected. You also may choose to have your assets managed on a non-discretionary basis, where we may make investment recommendations, but you make the ultimate decision regarding the purchase or sale of the investments.

We may recommend that clients use external managers based on the client’s needs and suitability. The amount of assets invested with external managers are included in our “assets under management” for the purpose of the calculation of Storgate’s annual advisory fee. We do not receive separate compensation, directly or indirectly, from such external managers for recommending that clients use their services. Storgate does not have any other business relationships with the recommended External Managers.

Storgate monitors client investment accounts as part of a continuous and ongoing process. Firm advisors will plan to meet at least annually with each client to conduct a formal review of the client’s accounts. Advisors further periodically review client investment accounts with, or without, clients on both a formal and informal basis.

For additional information, please refer to our Form ADV Part 2A Brochure (“Brochure”), especially [Item 4](#) (Advisory Business), [Item 7](#) (Types of Clients), [Item 13](#) (Review of Accounts) and [Item 16](#) (Investment Discretion).

Item 3: What fees will I pay?**Ask your financial professional:**

“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?”

We charge an annual advisory fee that is based on a percentage of the value of the assets under management, payable on a monthly basis in arrears. The more assets there are in your account, the more you will pay in fees. Storgate therefore may have an incentive to encourage you to increase the assets in your account. Storgate also offers flat fee arrangements for certain family office, consulting and directed trustee services.

In addition to our fees, you will be responsible for other fees and expenses associated with the investment of your assets. These fees and expenses could potentially include brokerage and other transaction costs, fees, and taxes related to the purchase and sale of securities for your accounts, and any fees charged by custodians for holding your assets or trustees.. Certain investments we select for clients that are managed or sponsored by third parties, such as mutual funds, private funds, ETFs, and SMAs incur separate fees and expenses for their management and operation that are not included in our fees. For additional information, please refer to Item 5 (Fees and Compensation) of our ADV Part 2A Brochure.

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.

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?

Ask your financial professional: "How might your conflicts of interest affect me, and how will you address them?"

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 to you. Here are some examples to help you understand what this means.

Storgate allows its supervised persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through internal policies and procedures. Storgate has adopted a Code of Ethics pursuant to SEC rule 204A-1 to mitigate this conflict of interest.

We receive certain benefits from the custodians we recommend to hold your account assets, such as pricing information and market data, computer software, and other technology that provide access to client account data, and related support. The software and support are not provided in connection with securities transactions of clients. Such software and related systems support may benefit Storgate but not our clients directly. In evaluating whether to recommend that clients custody their assets at the custodians, we may consider the availability of some of the products, services and other arrangements as part of the total mix of factors we consider and not solely the nature, cost or quality of custody and brokerage services provided by such custodians.

For additional information, please refer to Item 11 (Code of Ethics, Participation or Interest in Client Transactions) and Item 12 (Brokerage Practices) of our ADV 2A Brochure.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue generated from advisory services, which is distributed in accordance with an agreement entered into with the firm or among the owners of the firm. Some of our financial professionals are paid a salary and a bonus based on the revenue generated from the advisory services they perform. Thus, our financial professionals have an incentive to encourage you to increase the assets in your account or solicit new business.

For additional information please refer to Item 5 (Fees and Compensation) of our ADV Part 2B Brochure Supplement.

Item 4: Do you or your financial professionals have legal or disciplinary history?

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

No. For additional information, please visit www.investor.gov/CRS for a free and simple search tool to research Storgate and our financial professionals.

Item 5: Additional Information

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?"

For additional information about Storgate's investment advisory services and to request a copy of its Form ADV 2A Brochure please contact us at (917) 690-7972 or visit our website at <https://storgate.com>.