

## Form CRS Customer Relationship Summary

### Item 1: Introduction

Patton Albertson Miller Group, 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. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

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

Our firm offers the following principal investment advisory services to retail investors:

- Financial Planning
- Retirement Planning
- Estate planning
- Portfolio Management Services

We provide individualized investment advice that is based upon our clients' particular circumstances.

We provide portfolio management services to clients on a discretionary and nondiscretionary basis. If you retain our services on a discretionary basis, we will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. If you retain our services on a non-discretionary basis, you will make the ultimate decision regarding the purchase or sale of investments. We will monitor the holdings and performance of the investments we make for you on an ongoing basis and will provide you with periodic reports about the performance and holdings of your account.

When we provide financial planning services, we do not make investment decisions or provide ongoing monitoring of client accounts.

We typically require a minimum annual fee of \$10,000, aggregated for all accounts managed. However, at our discretion, we waive the account minimum in certain situations. Pre-existing advisory clients are subject to our firm's minimum account requirements and advisory fees in effect at the time the client entered the advisory relationship. Therefore, our firm's minimum account requirements will differ among clients.

For additional information regarding our services and minimum investment amounts, please see our [Form ADV 2A brochure](#), particularly [Item 4](#) and [Item 7](#).

#### 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?

### Item 3: What fees will I pay?

- We typically charge asset-based fees for portfolio management services. If our firm charges you asset-based fees, more assets in the account will cause you to pay more in fees. In an asset-based fee arrangement, we have an incentive to encourage you to increase the amount of money invested in those accounts.
- We typically charge on an hourly basis for financial planning services. If our firm charges hourly fees, our firm has an incentive to recommend that you retain our firm for investment management services that would cause us to receive additional compensation.
- There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. For example, the fees for Trust and Fiduciary Services are separate from advisory fees. Trust and Fiduciary Services are provided using a bifurcated trustee model in which NATC serves as the administrative trustee and PAM Group as the investment manager.
- In limited instances, we provide Tax preparation services which are not included in the client's advisory fee and are provided under a separate engagement for a separate Tax Prep Fee.

In addition to our fees, you will be responsible for fees and expenses associated with the investment of your assets, including custodian fees, account maintenance fees, and fees and expenses of investment vehicles such as hedge funds, private investment funds, mutual funds and variable annuities and other transactional fees and product-level fees. Our firm does not receive any portion of these 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 additional information about our fees, please see our Form ADV and [Item 5](#) of our [Form ADV 2A brochure](#).

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?

What are your legal obligations to me when providing recommendations 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 examples to help you understand what this means.

- We are offered certain benefits from the custodians we recommend to hold your account assets. The benefits we are offered include investment research, software, technology, consulting services, training, compliance, publications, and conferences to our firm at no cost. The benefits we are offered provide an incentive to recommend custodians based on our interest in receiving some of the foregoing products and services, which creates a conflict of interest. We seek to mitigate this conflict of interest through disclosure and periodically reviewing the quality of services provided to client accounts.
- We also make money from Estate Settlements and serving as Special Trustee.

Ask your financial professional:

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

Additional information:

For more detailed information about our fees and costs, and items we receive from vendors, please see our [Item 5](#) and [Item 12](#) and [Item 14](#) of our [Form ADV 2A brochure](#).

How do your financial professionals make money?

We pay our professionals cash in the form of a base salary and bonus. Our financial professionals therefore can earn more when opening more accounts, increasing assets, and investing in riskier investments to increase their overall performance.

Your financial adviser may also be compensated by our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), based on our revenues or earnings. This gives your financial adviser an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us, rather than transition it to another adviser. See Item 5 of your financial adviser's ADV Part 2.B Brochure Supplement.

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

No.

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Ask your financial professional:

– 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 services and request a copy of the relationship summary by visiting [pattonalbertsonmiller.com](http://pattonalbertsonmiller.com), emailing at [Lisa@PAMWealth.com](mailto:Lisa@PAMWealth.com) or calling us at (423) 414-2107.

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?