



EAGLE BAY ADVISORS

SEC FORM CRS

MARCH 30, 2021

1. Introduction.

Eagle Bay Advisors LLC (“Eagle Bay Advisors”) is a multi-family office. We help families make smart decisions about all of their financial matters. We are registered with the Securities and Exchange Commission as an investment advisor. We are not a broker-dealer.

Unlike a broker-dealer, our clients pay for our services on a fee-only basis not a transactional basis. To learn more about the differences, please visit the SEC’s website: <https://www.investor.gov/CRS>. The site provides free and simple tools for investors and provides educational materials about investment advisors, broker-dealers, and investing.

2. What investment services and advice can you provide me?

As a multi-family office, we offer investment advisory services and breadth of family office services to families.

Investment Advisory Services: We will provide you with advice on all of the investment assets and accounts you designate, including but not limited to your personal assets, trust assets, and at your request, assets managed by your other advisors. Included our standard service offering, we monitor and review the assets in accordance with the investment objectives, time horizon, risk tolerance, and liquidity needs you share with us. We provide investment advisory services on a discretionary basis. That discretionary authority may be limited at the account level or by you.

Family Office Services: At your request, and in consultation with your other advisors, we will provide you with Family Office Services, which may include advice relating to trust and estate planning, insurance planning and risk management needs, cash flow needs, charitable giving, and distribution planning, etc. Our recommendations may be implemented, at your sole discretion, with the professional consultants of your choosing (including your broker, accountant, attorney, etc.). When performing these services, we are neither your attorneys nor your accountants. We recommend that you seek the advice of a qualified attorney and/or accountant for legal and accounting advice.

For additional information about our services, please visit our website www.eaglebayadvisors.com and review our regulatory filings [Eagle Bay Disclosure Brochures and Supplements](#).

ALWAYS ASK THESE QUESTIONS WHEN INTERVIEWING FINANCIAL PROFESSIONALS ABOUT RELATIONSHIPS AND SERVICES:

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 experience, including your licenses, education and other qualifications? What do these qualifications mean?

3. What fees will I pay?

Eagle Bay Advisors offers services on a fee basis. Some families prefer a fee structure based on the assets under management or advisement. Other families prefer fixed fee and/or hourly fee arrangements. Our fees generally vary between 50 and 150 basis points (0.50% – 1.50%) depending upon the size of a client’s portfolio and the type of services rendered.

In addition to our fees, unaffiliated third parties will impose charges and fees that may include, but are not limited to, fees charged by independent managers, custodial fees, trustee fees, unified managed account platform fees, reporting fees, tax overlay fees, brokerage commissions, transaction fees, fees for



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third-party research, due diligence, and other services provided to us, charges imposed directly by a mutual, index or exchange traded fund, fees imposed by variable annuity providers, certain deferred sales charges, odd-lot differentials, transfer taxes, and wire transfer and electronic fund fees.

It is important to understand that 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.

ALWAYS ASK THESE QUESTIONS WHEN INTERVIEWING FINANCIAL PROFESSIONALS ABOUT THE IMPACT OF COSTS AND FEES ON INVESTMENTS:

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?

When we act as your investment advisor, we must act in your best interest and not put our interest ahead of yours. That is why the only revenue we earn is paid by our clients in the services fee. We sell no products. We receive no payments from third parties. We have no revenue-sharing agreements. We conduct no principal trading activities.

ALWAYS ASK THIS QUESTION WHEN INTERVIEWING FINANCIAL PROFESSIONALS ABOUT CONFLICTS OF INTEREST:

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

Our fee structure may create a conflict of interest with you. When our fee structure is based on the assets under management or advisement, we may have an incentive to encourage our families to increase the amount of advisory assets.

For more information about our fees and perceived conflicts of interest, please review the [Eagle Bay Disclosure Brochures and Supplements](#) on file with the SEC.

How do your financial professionals make money? Your financial professionals generally receive cash compensation from Eagle Bay Advisors based on the revenues earned from their advisory relationships and their overall value to the firm. Under this model, your financial professional may have an incentive to encourage families to increase the amount of advisory assets.

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

No. Neither Eagle Bay Advisors LLC nor any of their financial professionals have any disciplinary actions or any required disclosure items. You can research your financial professionals for free at <https://www.investor.gov/CRS>.

5. Additional Information.

For more information visit our website at <https://eaglebayadvisors.com/> on LinkedIn at <https://www.linkedin.com/company/eagle-bay-advisors-llc-/>; see our Form ADV Eagle Bay Advisors LLC Form ADV and our Disclosure Brochure and Disclosure Brochure Supplement here Eagle Bay Disclosure Brochures and Supplements. Please call us at 212-634-7879 for additional information.

ALWAYS ASK THESE QUESTIONS WHEN INTERVIEWING FINANCIAL PROFESSIONALS ABOUT CONTACTS AND COMPLAINTS:

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