



Client Relationship Summary

Grand Wealth Management, LLC (CRD# 132137)

Grand Wealth Management, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission. Our services and compensation structure differ from that of a registered broker-dealer and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Services: We offer investment advisory services to retail investors. Our primary service offering is wealth management, which is a combination of financial planning and discretionary portfolio management. We may also offer portfolio management and/or financial planning as a stand-alone service. 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 individual, joint, retirement, trust and estate accounts. We primarily use low-cost institutional mutual funds and exchange traded funds in constructing portfolios. We do not offer proprietary products. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually, or more frequently, depending on your needs.

Investment Authority: We manage portfolios on a discretionary basis, which means that we have the authority to buy and sell investments in your account without speaking with you prior to doing so. Our engagement will continue until you notify us otherwise in writing.

Account Minimums & Other Requirements: We generally require a minimum initial relationship size of \$1,000,000 for wealth management services and have minimum fee requirements for clients, which are described in the Fees and Compensation section of our Form ADV Part 2A.

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

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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Our asset-based fees for wealth management range from 0.25% to 1.00% annually based on a tiered schedule. Our asset-based fees for stand-alone portfolio management are at a fixed annual rate of 1.00%. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your accounts that we manage. The more assets you have in your advisory accounts, the more you will pay us in fees. We therefore may have an incentive to encourage you to place more assets in your accounts.

Hourly Fees: Our hourly fees for financial planning are at a rate of \$500 per hour. We collect fees in up to two separate installments. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.

Other Fees & Costs: In addition to our advisory fee, you will also be responsible for custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction 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 via 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 \$1,000,000 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 we provide you. Here is an example to help you understand what this means.

We may recommend a particular custodian from whom we receive support services, many of which benefit our clients. However, this presents a conflict of interest, because our receipt of their support makes us more inclined to continue recommending them. Ultimately, you decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

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 via 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 appropriate for their role and responsibilities. Financial professionals are eligible for incentive compensation based on annual revenue of new clients brought to our firm. Some of our advisers are equity owners of the firm and stand to receive a share of the firm’s profits. This means financial professionals have an incentive to solicit new business and increase the asset size in the relationship, taking time away from the day-to-day servicing of existing clients. We mitigate that conflict by only making investment recommendations that are consistent with your investment objectives.

Disciplinary History

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

No. You can visit [Investor.gov/CRS](https://www.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?*

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#) or by visiting <https://grandwealth.com/>. You can request up to date information and a copy of our client relationship summary by contacting us 616.451.4228 or by email at info@grandwealth.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?*