



Client Relationship Summary

April 28, 2022

Grand Wealth Management, LLC (“GWM”) is an SEC-registered investment adviser that provides advisory services. Brokerage and investment advisory services and fees differ, 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.

What investment services and advice can you provide me?

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.

We provide services to account owners. 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.

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.

We have a minimum account size of \$1 million. It is negotiable under certain circumstances.

For more information about these services, please see the following sections of our Form ADV Part 2A available [here](#): 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?*

What fees will I pay?

GWM charges advisory fees based on a percentage of a client’s assets under management. All fees are payable quarterly in advance as stated in our agreement with you. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm has an incentive to increase the assets in your account. Hourly fees are charged for financial planning. 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. The more time spent on the project means you will pay more. The fees you pay to us do not include the fees and expenses charged to you by: mutual funds, ETFs or other investment pools to their shareholders, third-party money managers, or administrative fees and other operational related fees and expenses; commissions or transaction costs charged by your custodian or the executing broker we may select when purchasing or selling securities; and custody and related administrative fees charged by broker dealers and custodians.

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, please see the Fees and Compensation section of our ADV 2A, available [here](#).

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 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. 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 [here](#).

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 the 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.

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

No. You can visit 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?*

Where can I get addition information?

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at 616.451.4228.

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?*

Exhibit

Material Changes

The following material changes have been made to our Form CRS:

- Our fees for wealth management are now charged at a range of 0.30% to 1.00%. Please see the “Asset-Based Fees” section above.