

**What investment services and advice can you provide me?**

Global Retirement Partners, LLC (GRP) is an investment advisor that is registered with the Securities & Exchange Commission (SEC.) This document gives you a summary of the types of services we provide and how you pay. GRP provides the following investment advisory and management services to individuals, pension and profit-sharing plans, trusts, corporations, and other business entities:

- Retirement Plan Consulting Services for ERISA and Non-ERISA Covered Plans;
- Fiduciary Education Services;
- Participant Education Services;
- Service Provider Search Support;
- Direct Asset Management (non-plan related);
- Hourly and Fixed Fee Financial Planning Services;
- Selection of Third-Party Asset Management Programs;
- Wrap Programs.

If you open an advisory account, generally you will pay an on-going asset-based management fee and will select to be billed in advance or at the end of each quarter for our services. Ongoing asset-based management fees are based on the value of the cash and investments in your advisory account. We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. You will receive quarterly statements that reflect your portfolio performance. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”).

We also offer financial planning services that are charged on an hourly or fixed fee basis. We do not provide ongoing services to financial planning Clients, but Advisors may schedule meetings at Client request to discuss updates to their plans, changes in their circumstances, etc.

Here are some questions you can use to start a conversation with 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?

**What fees will I pay?**

You will pay a fee for our services based upon the type of service you receive. This can include asset-based fees, fixed fees, hourly fees, set up fees, third party asset management fees, and program fees. Any fees paid, and the frequency charged will be agreed upon by you and GRP when contracting with GRP for investment advisory services:

- Asset based fee: The fee is a percentage of all assets in your account, charged on an ongoing basis
- Fixed fee: The fee is a set amount, charged either one-time or on an ongoing basis
- Hourly fee: The fee is a set amount and based on the aggregate number of hours of service provided
- Set-up fee: The fee is a set amount, charged one time
- Program fee: The fee is an inclusive, or wrap fee including an asset-based fee for services, custodial and trading fees, and all set up fees (if applicable), charged on an ongoing basis

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. If you pay an asset-based fee, the more assets there are in your account, the more you will pay in fees. If you pay a wrap fee, this fee can be higher than a typical asset-based fee because it includes the custodial and trading fees for your account. You will pay fees and costs whether you make money 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.

Here are questions you can use to start a conversation with your financial professional:

- Help me understand how these fees and costs might affect my investments.
- If I give you \$10,000.00 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 advisor? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, we have to act in your best interest and not put our best 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:

- Some of our Financial Professionals are registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through GRP. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing LPL’s relationship summary at <https://adviserinfo.sec.gov/firm/summary/6413>, and having a discussion with your Financial Professional. You can also access free and simple tools to help you research firms and Financial Professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.
- Some GRP Advisors buy or sell securities and other investments that are also recommended to Clients. In order to minimize this conflict of interest, Advisors will place Client interests ahead of our own interests and adhere to our GRP Code of Ethics.
- Some GRP Advisors recommend the use of other independent investment advisors or asset management program sponsors that provide specialized investment advisory services. Under these circumstances we will share a portion of the advisory fee that the other independent investment advisor charges the Client.
- Some GRP Advisors use the services of LPL Financial, Charles Schwab, Fidelity, and TD Ameritrade as custodians to hold Client assets. These custodians provide GRP and our Advisors with products and services that may be used to benefit us but may not directly benefit our Client accounts. They do provide us with support in our Client account management and servicing. Some of the services that we utilize include trading software and technology; research, pricing, and other market data; assistance with back-office functions including recordkeeping and Client reporting.

Here is a question you can use to start a conversation with your financial professional:

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

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

Yes. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research us and our Financial Professionals.

Here is a question you can use to start a conversation with your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information**

For additional information on our advisory services, see our Form ADV brochure on IAPD at [Investor.gov](https://Investor.gov) or on our website: [GRP.Financial.com](https://GRP.Financial.com). Our SEC IARD number is 172011. To report a problem to the SEC, visit [Investor.gov](https://Investor.gov) or call the SEC’s toll-free investor assistance line at (800) 732-0330. If you have any questions or would like additional, up to date information or a copy of this disclosure, please call: 415-526-2750.

Here are some questions you can use to start a conversation with your financial professional:

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