

## FORM CRS- Customer Relationship Summary

### *Introduction*

GPS Financial, LLC is registered with the Securities and Exchange Commission as an Investment Advisor. Brokerage and investment advisory services and fees differ and it is important that you understand the key differences. The SEC offers free tools that allow you to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS). This site is also tailored to allow you access and further education about financial professionals themselves.

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

Our firm offers discretionary investment advisory and financial planning services. This means that we will decide which investments to buy or sell for your portfolio, without consulting you in advance. Our advisory services include, but are not limited to:

**Portfolio Management** – Our standard services include monitoring your portfolio on a continuous basis and recommending changes based on the most current information you have provided about your personal financial situation (job status, employment, family goals) your tolerance for risk and any other pertinent information.

**Comprehensive Financial Planning** – Financial planning includes areas like retirement planning, investment strategies customized to your situation, cash flow planning and expense analysis, tax review and analysis, estate planning and life, disability and long term care insurance planning.

**Additional information:** Click this [link](#) and review the information in our Form ADV Part 2A, Items 4 and 7 regarding our services.

#### **Conversation Topics for Your Financial Professional**

Given my situation, should I choose an investment advisory service? Why or Why not?

How will you choose investments to recommend me?

What is your relevant experience, including your licenses, education and other qualifications?

### *What fees will I pay?*

**Asset Based Fees:** For portfolio management services, we charge an investment management fee. This fee is payable monthly in advance, based on a percentage of your total (household's) portfolio value. Because the fee is asset-based, the more assets there are in your account, the more you will pay us in fees; consequently we have an incentive to encourage you to increase the assets in your account. Your fee is described in your Advisory Agreement.

**Annual Financial Planning Fees:** Certain clients will pay us an agreed upon annual financial planning fee. This fee is most typically paid by 12 equal monthly payments and debited directly from a bank account of your choice. The minimum fee for annual financial planning is \$1,500 (or 125/ paid monthly).

**Consultation and One Time Fees:** Most typically at the onset of a relationship, clients will pay a one time financial planning fee to help with one particular area, or construct a comprehensive financial plan. These fees range from \$250 to \$2,400.

**Other Costs:**

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. Examples of the most common fees and costs are trade-related costs or custodial fees.

**Additional Info:** 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. Detailed information about the fee ranges and rates is available in our Form ADV Part 2A, Item 5, by clicking this [link](#).

**Conversation Topics for Your Financial Professional**

Help me understand, if I give you \$10,000 to invest, what is an example of what fees I will pay and when.

***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 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. For example, the more assets there are in your advisory account, the more you will pay in fees. This means the Firm may therefore have an incentive to encourage you to increase the assets in your account.

**Additional information:** Click this [link](#) and review the information in our Form ADV Part 2A, (specifically Items 5.A.,B.,C. and D.)

***How do your financial professionals make money?***

Our professionals are compensated based on factors such as the amount of assets they service, the time and complexity required to service clients, or the amount of assets they service and therefore earn higher compensation for investing more of your money.

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

Our firm has no disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Topics for Your Financial Professional**

As a financial professional, do you have any disciplinary history? If yes, For what?

**Additional Information:** You can find additional information about our services at [www.planwithgps.com](http://www.planwithgps.com) or email [brian@planwithgps.com](mailto:brian@planwithgps.com)