

# Glass Retirement Strategies, Inc.

## Customer Relationship Summary (CRS)

### **Item 1. Introduction**

Glass Retirement Strategies, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment advisor on March 28, 2024, the date of this CRS. We feel it is important for you to understand the differences between investment advisory and brokerage services and how their fees differ. Free and simple tools are available at: [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisors, broker-dealers, and investing.

### **Item 2. Relationships and Services - *What investment services and advice can you provide me?***

Our advisory services include investment management services for Qualified Retirement Plans, IRAs, and for private individuals. We will initially meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Then based on what we learn, we'll recommend a diversified portfolio of investments that will be monitored by us or another investment advisor, at least annually, and if necessary rebalanced and/or reallocated to meet your changing needs, goals and objectives. The types of investments suggested by us will be generally limited to professionally managed mutual funds and ETFs. We manage your account on a non-discretionary basis which means we must get your approval before we implement any new changes to your account. Participant investment directed Retirement Plans will be invested in mutual funds on the investment platform of a sponsoring recordkeeping/investment company. Other accounts will be placed with a money manager evaluation and selection investment firm called SEI who will monitor your account on a daily basis and make changes on a discretionary basis as they deem necessary. Accounts with SEI are generally subject to a \$500,000 minimum account size.

**For additional information**, please see Items 1,4,5,10 and 13 of our Form ADV Part 2A.

**CONVERSATION STARTER:** *Ask your financial professional:*

- i *Given my financial situation, should I choose a brokerage service or investment advisory service? Why or why not?*
- i *How will you choose investments to recommend to me?*
- i *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### **Item 3. Fees, Costs, Conflicts, and Standard of Conduct - *What fees will I pay?***

Fees and costs affect the value of your investment account over time. You will be charged an ongoing asset-based fee that is calculated at the end of each quarter and paid to us from your account. Our fee schedule ranges from .40% to 1.25% depending on the total value of cash and investments in your account(s). This is the only fee we charge for investment services; however, mutual funds, ETFs, and other money managers charge fees which will be disclosed to you as necessary. Our incentive is to increase the value of your account over time which will increase our fees over time. 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 Items 2 and 3 of our Form ADV Part 2A.

**CONVERSATION STARTER:** *Ask your financial professional:*

- i *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 advisor? 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 may create 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: Although we believe we have few to no conflicts of interest, because we earn more by managing more of your investments, we may not suggest you seek other investment advice from others thereby causing you to invest new money with others instead of us.

**CONVERSATION STARTER:** *Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?*

**For additional information,** please see Items 7,8, and 9 of our Form ADV Part 2A.

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

Your financial professional is both an employee and owner of the firm and as such receives a salary, benefits and a bonus. His total compensation therefore is based on the overall success of the firm which is the result of many factors that include the success of the firm's pension consulting and administration services performed for qualified retirement plans as well as the success of the investment advisory services described in this Customer Relationship Summary (CRS).

**Item 4. Disciplinary History - Do we or our financial professionals have legal or disciplinary history?**

**Answer:** No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm.

**CONVERSATION STARTER:** *Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Item 5. Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by clicking on the FIRM tab and then searching CRD #: 172610. If you would like additional, up-to-date information or a copy of this disclosure, please call Herbie Glass at 248-342-9500 Ext. 103.

**CONVERSATION STARTER:** *Ask your financial professional:*

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